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# Insurance Counsel Journal

April, 1948

VOL. XV

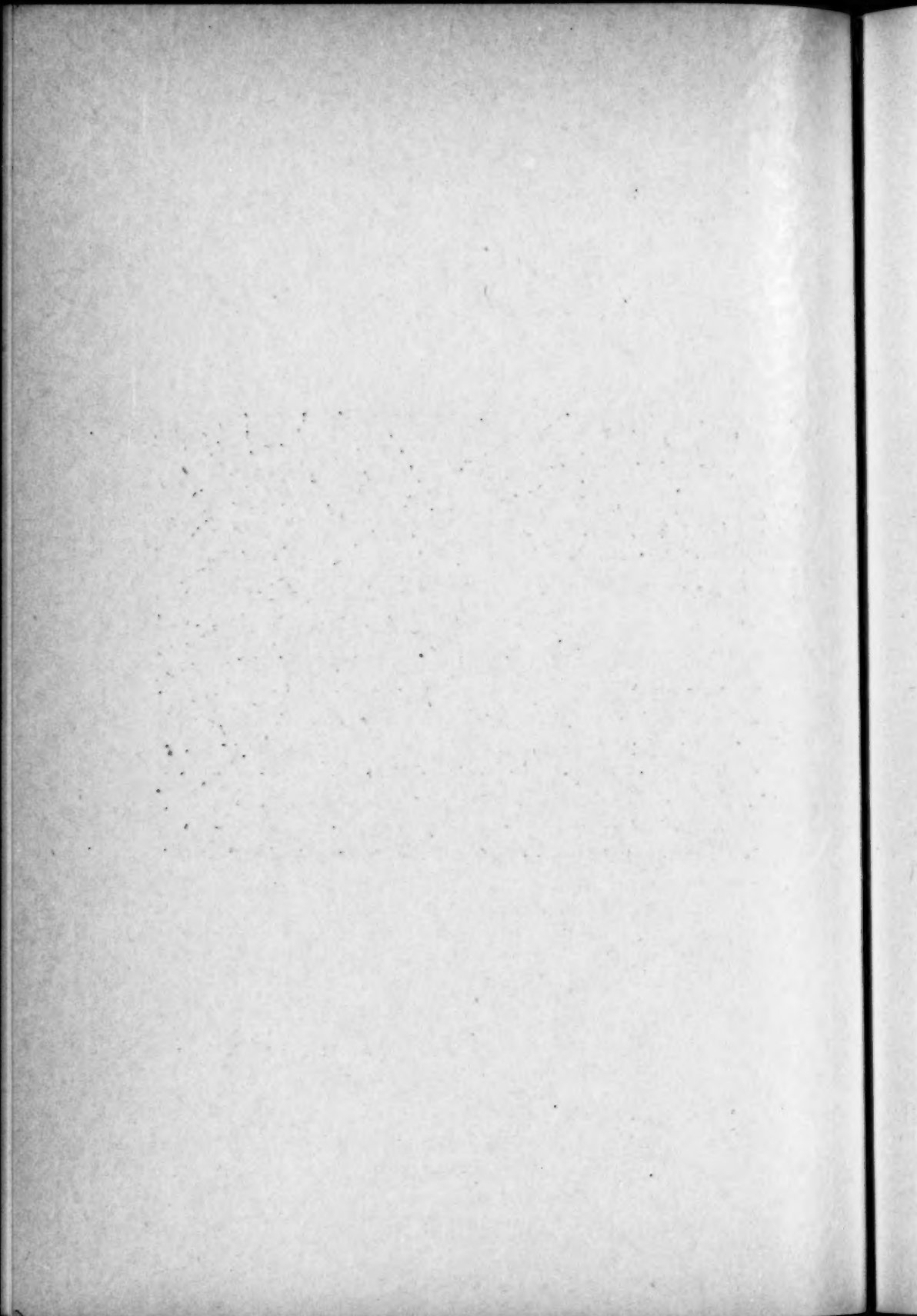
NO. 2

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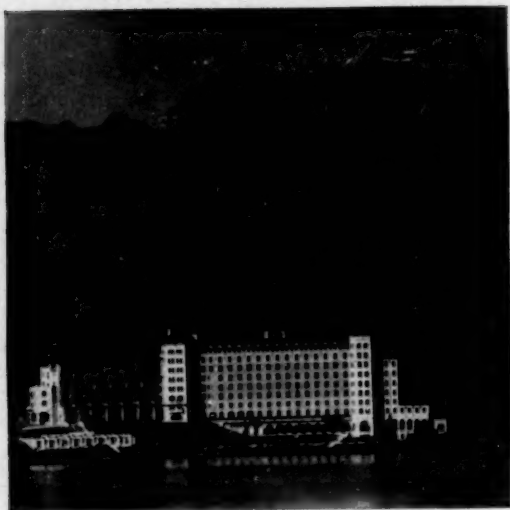


ANNUAL MEETING  
INTERNATIONAL ASSOCIATION OF  
INSURANCE COUNSEL



FAIRMONT HOTEL  
SAN FRANCISCO, CALIFORNIA

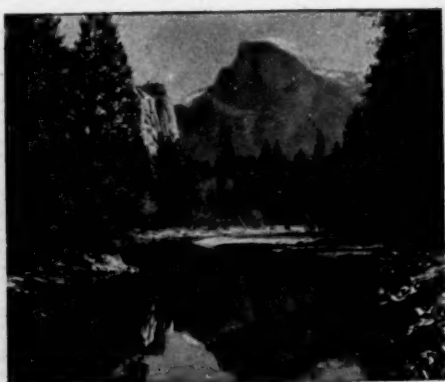
SEPTEMBER 1, 2 and 3, 1948



*Chateau Lake Louise*



*Grand Canyon*



*Yosemite*



## Officers and Executive Committee

1947-1948

### President

LOWELL WHITE  
Denver 2, Colorado

### Vice-Presidents

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The Vice-Presidents

The Secretary

The Treasurer

Immediate Past President

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Minneapolis 2, Minn.

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GEO. W. YANCEY  
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MYRON W. VAN AUKEN.....1920-1923

MARTIN P. CORNELIUS.....1923-1926

EDWIN A. JONES.....1926-1932

GEORGE W. YANCEY.....1932-1934

WALTER R. MAYNE.....1934-1935

J. ROY DICKIE.....1935-1936

MARION N. CHRESTMAN.....1936-1937

P. E. REEDER.....1937-1938

MILO H. CRAWFORD.....1938-1939

GERALD P. HAYES.....1939-1940

OSCAR J. BROWN.....1940-1941

WILLIS SMITH.....1941-1943

PAT H. EAGER, Jr.....1943-1944

F. B. BAYLOR.....1944-1946

PAUL J. MCGOUGH, 1946-1947

### PURPOSE

The purpose of this Association shall be to bring into close contact by association and communication lawyers, barristers and solicitors who are residents of the United States of America, or any of its possessions, or of the Dominion of Canada, or of the Republic of Cuba, or of the Republic of Mexico, who are actively engaged wholly or in part in practice of that branch of the law pertaining to the business of insurance in any of its branches, and to Insurance Companies; for the purpose of becoming more efficient in that particular branch of the legal profession, and to better protect and promote the interests of Insurance Companies authorized to do business in the United States or Dominion of Canada or in the Republic of Cuba, or in the Republic of Mexico; to encourage cordial intercourse among such lawyers, barristers and solicitors, and between them and Insurance Companies generally.

## President's Page



**A**LL THE phases of the work of The International Association of Insurance Counsel are going forward in such a manner that we hope there will be a happy culmination of the year's work at the 1948 annual meeting.

The members of the various committees are enthusiastic and some of the committees are vying with each other in the hope of commanding a place upon the Convention program, in the nature of open forums. These round table discussions will give all members who attend the Convention a chance to participate. The Journal continues to justify its fine reputation as a valuable adjunct to the practice of insurance law.

The place of the annual meeting has been chosen. We have reserved space in two of the nation's finest hotels, the Fairmont and Mark Hopkins on historic Nob Hill, San Francisco, California. The time is September 1, 2, and 3, 1948. This choice is the result of an insistent and growing demand to hold a meeting in the west. An opportunity will be given those, who for years have been planning a vacation in the west, and to others who wish to attend a meeting of the American Bar in Seattle, Washington, beginning September 6, 1948.

You may be sure that suitable entertainment, as well as an interesting program will await you. In this connection we will welcome suggestions.

LOWELL WHITE  
*President*

# Insurance Counsel Journal

PUBLISHED QUARTERLY BY  
INTERNATIONAL ASSOCIATION OF  
INSURANCE COUNSEL

GEORGE W. YANCEY, *Editor*  
MASSEY BUILDING,  
BIRMINGHAM, ALABAMA

MILLER MANIER, *Associate Editor*  
BAXTER BUILDING  
NASHVILLE 3, TENNESSEE

The Journal welcomes contributions from members and friends, and publishes as many as space will permit. The articles published represent the opinions of the contributors only. Where Committee Reports have received official approval of the Executive Committee it will be so noted.

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the Post Office at Birmingham, Alabama

Vol. XV April, 1948 No. 2

## Take Heed

Editorial by MILLER MANIER, *Associate Editor*

### TAKE HEED

O wad the power  
The giftie gie us  
To see ourselves  
As ithers see us.

ROBERT BURNS.

It might be wise for all of us to give due consideration to the articles in this issue of the Journal by Judge James Marsh Douglas of the Supreme Court of Missouri, on "Don't Irritate the Judges;" by Judge Byrd Douglas of the Second Circuit Court of Davidson County, Tennessee, on "Random Observations of a Trial Judge;" and by George M. Morrison, Chief Casualty Claim Examiner for American Surety Company on "Relationship Between Claim Examiner and Claim Attorney."

In the opinion of this editor, we oftentimes as trial lawyers get so engrossed in the immediate legal or adjustment problem, that we overlook the effect of our approach to it on both the judge and jury, or in adjustments our effect on the member or members of the public with whom we are dealing.

To judge and lawyer alike, what average juryman can be expected to understand a definition of "proximate cause" given to him in about two minutes in a charge, when the lawyers and the judges have studied it for years and still

are arguing the requirements of a correct definition of it, and the appellate courts are writing literally books on whether the particular charge on this one point as given in particular cases was correct?

Do you realize that in handling adjustments for insurance companies, that one of your principal jobs for the insurance company is to act as a public relations agent for it?

## MID-WINTER MEETING OF THE EXECUTIVE COMMITTEE

The Mid-Winter Meeting of the Executive Committee was held at the Bellview-Biltmore Hotel at Belleair, Florida, February 16 to 18, 1948, inclusive. All but two members of the Committee were in attendance.

L. J. (Pat) Carey, Chairman of the Committee on Time and Place for the 1948 Annual Meeting, was unavoidably detained, but L. Duncan Lloyd of his committee was ready to report, when the committee convened on February 16, 1948.

The annual meeting of 1947 at Spring Lake, New Jersey, had indicated a desire to have the annual meeting in 1948 in the West immediately preceding the American Bar Association Meeting to be held in Seattle, Washington, September 6 to 9, 1948, inclusive.

The Committee had canvassed all suitable hotels of sufficient size to handle the estimated attendance at our meeting from Colorado to the West Coast, and the only available arrangements after careful study which the Executive Committee felt would be suitable were the arrangements offered by the Fairmont Hotel and Mark Hopkins Hotel of San Francisco, California. It was decided to hold the 1948 meeting at the Fairmont Hotel, San Francisco, California, on September 1, 2 and 3, 1948.

The Fairmont Hotel is located on Nob Hill above the business district in the City of San Francisco, and is directly opposite and across the street from the Mark Hopkins Hotel, with which arrangements are in process of being made for handling any overflow, which the Fairmont may not be able to handle.

The Fairmont has made rates on European plan of \$6.00 to \$11.00 a day for single rooms, \$7.00 to \$12.00 a day for double rooms, and \$20.00 to \$38.00 per day for suites, and has agreed to have available space for 250 members.

Suggestions were made of the possibility of arranging for a special train out of Chicago, Illinois, which would include certain sightseeing stops, but it was decided it would be impracticable for the Association itself to handle such a special train, and anything along this line was left to the personal endeavors of those who may be interested in such a plan.

It was decided that there would be no official golf tournament at the 1948 meeting due to inaccessibility of golf courses. However, the entertainment committee was directed to make all necessary arrangements for golf for those who cared to indulge, and it was reported that there are many fine golf courses in and around San Francisco, at which arrangements for golf can be made.

The entertainment will be centered around the Fairmont and Mark Hopkins Hotels, and any of you who have tried pulling up Nob Hill on foot will agree with this editor that after one attempt, everybody who tries it will be well satisfied to stay with the others at the Fairmont.

Special attention is to be given to new members and first attenders in an effort to make them feel at home and to enable them to rapidly get acquainted with the old timers.

The By-Laws Amendment Committee composed of Stanley C. Morris, chairman; John R. Kitch and Wayne E. Sticher, were in constant session after the first meeting, and its report approved by the Executive Committee will be found in this issue and carries with it quite a number of recommended changes in our by-laws. Each of us should carefully study the proposed by-law amendments as several of them materially change the method of selecting officers of the Association and eligibility requirements for membership.

The program for the 1948 annual meeting was discussed and its final formulation was left in the hands of the president, who intimated that it would be built around morning sessions, with one morning being given over to round table discussions, and with the afternoons and nights open for entertainment to be provided by the Entertainment Committee to be appointed by the president. The plans discussed will make it worth all our while to be present.

The secretary's report showed that at the opening of the meeting we had 1410

members on our roles. Seventeen new applications were approved for membership, and one member was reinstated, making a total membership as of February 18, 1948, of 1428 members.

Some discussion was had as to limiting the membership, but it was decided that it would be unwise to recommend any limitation on membership, and the emphasis should be on quality and sound investigation of eligibility of applicants by the Executive Committee before approving applications.

A survey of the locale of the membership indicated that we had very few members proportionately from certain sections of the west, and plans were put into effect not to solicit but to try to interest applicants who are fully qualified from these sections.

The Treasurer's report was read, and showed the Association to be in sound financial condition, but not overburdened with cash. Auditors were approved for auditing the Treasurer's books, and a budget was adopted within the Association's estimated income.

George Yancey, editor of the Journal, made a report on the Journal. The question of difficulty in getting articles for the Journal was stressed, and most of the members of the Executive Committee agreed to be responsible for writing or obtaining suitable articles for the next two issues of the Journal.

The question of accepting advertising for the Journal was discussed, and the committee went on record as opposing this.

The Executive Committee voted that military service exemption from payment of dues will be non-effective as of the year beginning January 1, 1949.

This observer cannot close this account of your Executive Committee's meeting without paying tribute to your sound common sense in having elected such a fine group of men to manage your Association during the current year. They were willing to work for you, did work for you, and brought a great amount of thought for the good of the cause to the meeting.

#### BY-LAWS REVISION

The report of the By-Laws Committee to the Executive Committee of the Association at its Mid-Winter Meeting at Belleair, Florida, will be found in full in this issue of the Journal.

The Executive Committee has approved the report in full, and the proposed amendments to and revisions of the by-laws contained in said report will be submitted to the annual meeting of the Association to be held at the Fairmont Hotel at San Francisco, California, on September 1, 2 and 3, 1948, inclusive.

The main changes proposed for consideration are:

1. Creating the office of President-Elect.
2. Reducing the number of Vice-Presidents from three (3) to two (2).
3. Providing the President cannot succeed himself.
4. Providing for filling vacancies in offices of President, President-Elect, and chairman of the Executive Committee.
5. Clarifying the territorial eligibility of members.
6. Changing eligibility requirements to include: a. Lawyer within territorial eligibility; b. high professional standing; c. immediately preceding application five years' representation of insurance companies either: (a) in the handling as legal counsel of litigated cases or, (b) in dealing with the general legal problems involved in the home office administration of such companies.
7. Termination of membership on ceasing to be eligible.
8. Application fee set at \$15.00 to include dues to January 1 of following year.
9. Termination of membership on failure to pay dues by May 1 of any year after 30 days' notice from treasurer's office.
10. A new provision providing for removal or expulsion of members.

This editor can testify from observation that these problems were fully and completely discussed by the entire Executive Committee and were worked over again and again by the Committee on By-Laws before its final report was adopted by the Executive Committee. They represent not only the opinion of your present Executive

Committee but a codification for the correction of problems arising as far back as 1935 or earlier.

Under our present by-laws, the president is elected in the late summer; he is immediately confronted with his fall trial docket and the appointment of many committees; by then he must be arranging for the Mid-Winter Executive Committee Meeting where the principal work of your officers as a group is done; by that time he has the plans for the annual meeting on him; and then the climax of his administration, his convention. It is really a race for time, and not much time is left for constructive study of the Association's problems and real work.

It is hoped by your present Executive Committee under the revisions, if they are adopted, that the President-Elect will get a year's seasoning before he becomes President, and he will have more time in which to pick and set up his committees and in which to get ahead of the hounds.

The territorial eligibility changes are recommended so as to make an applicant otherwise qualified eligible if he is a member of the Bar in any western hemisphere country, or possession or territory of the United States. At the present time, under the present territorial requirements we have a few honored members, who are not strictly eligible.

The change in general eligibility requirements is primarily to reconcile and include requirements for membership both as to home office officials and trial attorneys, and to limit membership, aside from home office applicants, to the trial attorney as distinguished from an attorney only doing adjusting work for insurance companies.

The Association belongs to you. Its by-laws are important to you and are for your protection in your membership. Consider each proposed amendment or revision carefully and come to San Francisco prepared to vote intelligently on each.

### Annual Convention

Fairmont Hotel and Mark Hopkins Hotel  
San Francisco, California

September 1st, 2nd and 3rd, 1948



## Proposed Amendments To By-Laws

### TO THE OFFICERS AND EXECUTIVE COMMITTEE OF THE INTERNATIONAL ASSOCIATION OF INSURANCE COUNSEL:

Your Committee recommends as follows:

#### I.

Amend the By-Laws by striking out all section titles and by captioning each section in an Article containing more than one section with the word "Sec." followed by an appropriate number. Strike out the words "Sec. 1" where they appear in ARTICLE IX.

#### II.

Amend ARTICLE II of the By-Laws of the Association to read as follows:

The purpose of this Association shall be to bring into close contact by association and communication lawyers, barristers and solicitors who are residents of the United States of America or of any of its Possessions or of any Country in the Western Hemisphere, who are actively engaged wholly or partly in the practice of that branch of the law pertaining to the business of insurance in any of its phases or to Insurance Companies; to promote efficiency in that particular branch of the legal profession, and to better protect and promote the interests of Insurance Companies authorized to do business in the United States of America or in any of its Possessions or in any Country in the Western Hemisphere; and to encourage cordial intercourse among such lawyers, barristers and solicitors, and between them and Insurance Companies generally.

#### III.

Amend ARTICLE III of the By-Laws of the Association to read as follows:

Any person who is a member of the bar of the court of last resort of a State, Territory or Possession of the United States of America or of the District of Columbia or of a Province of the Dominion of Canada or who is a member of the bar of the court of last resort of any Country in the Western Hemisphere, and who is actively engaged in the practice of law within the territory comprising any of the political units enumerated above in this Article, and is

of high professional standing and who devotes and has devoted for the five years immediately preceding his application for membership a substantial portion of his professional time to the representation of Insurance Companies either:

- (a) in the handling as legal counsel of litigated cases, or
- (b) in dealing with the general legal problems involved in the home office administration of such companies, and who shall meet such further requirements and qualifications for membership as the Executive Committee may from time to time prescribe,

shall be eligible to membership in this Association, upon nomination and election in accordance with these By-Laws.

#### IV.

Amend the title to ARTICLE IV to read as follows:

Nomination and Election of Members: Termination of Membership.

#### V.

Amend ARTICLE IV by striking out the last paragraph of Sec. 1 thereof and inserting in lieu thereof the following:

Nominations made as aforesaid shall be submitted to the Secretary, or to such other person as the Executive Committee may direct, accompanied by the admission fee mentioned in Sec. 1 of ARTICLE V hereof, which fee shall be refunded in the event the nominee is not elected to membership.

#### VI.

Amend ARTICLE IV by adding a third section to be numbered Sec. 3, reading as follows:

Sec. 3. When a member ceases to devote a substantial portion of his professional time to the type of activity mentioned in ARTICLE III hereof, or retires from the practice of law temporarily or permanently, his membership shall be terminated by the Executive Committee when such member's change of status comes to its notice, unless it shall otherwise be determined by the Executive Committee.



## VII.

Amend the title to ARTICLE V to read as follows:

Admission Fee; Dues.

## VIII.

Amend ARTICLE V, as amended by the 1947 meeting of the Association, by inserting a new Sec. 1., reading as follows:

Sec. 1. Each applicant shall tender with his application an admission fee of \$15. If such applicant is elected to membership his dues as a member shall begin on January 1 next following his election.

## IX.

Amend ARTICLE V, as amended by the 1947 meeting of the Association by renumbering the present Sec. 1. so as to make it Sec. 2.

## X.

Amend ARTICLE V, as amended by the 1947 meeting of the Association, by striking out the present Sec. 2. and Sec. 3. and inserting in lieu thereof:

Sec. 3. Any member who shall be in default on May 1 of any year in the payment of dues, shall be promptly notified thereof by registered mail sent to such member at his address as shown on the Treasurer's records. Unless such member shall pay such dues within thirty days after such notification he shall be automatically dropped from membership in the Association.

## XI.

Amend ARTICLE VI, Sec. 1. and Sec. 3 to read as follows:

Sec. 1. The officers of the Association shall be:

A President

A President-Elect

Two Vice Presidents

A Secretary and a Treasurer—the same person may act as Secretary and Treasurer.

Sec. 3. In the year 1948 the President, President-Elect, Vice Presidents, Secretary and Treasurer, and in each subsequent year the President-Elect, Vice-Presidents, Secretary and Treasurer, shall be nominated and elected, in the manner hereinafter provided by the Association at its annual meeting for terms

of one year beginning at the close of the annual meeting at which they shall have been elected, and ending at the close of the next succeeding annual meeting, or until their respective successors shall have been elected and qualified.

## XII.

Amend ARTICLE VI, Sec. 4. to read as follows:

Sec. 4. No person shall be eligible to succeed himself as President.

## XIII.

Amend ARTICLE VII, Sec. 1. to read as follows:

Sec. 1. There shall be an Executive Committee which shall consist of nine members elected by the Association for terms of three years each, together with the Officers of the Association, the immediate Past-President and the Editor of the Journal. No two elective members shall be residents of the same State or Province. The terms of such elective members shall be so staggered that three of such members shall be elected at each annual meeting for terms of three years, beginning at the close of the annual meeting at which they shall have been elected and ending at the close of the third succeeding annual meeting, or until their respective successors shall have been elected and qualified.

## XIV.

Amend ARTICLE VII, Sec. 4. to read as follows:

Sec. 4. The President, and in his absence, the President-Elect, and in the absence of both, a member of the Executive Committee selected by the Executive Committee, shall be Chairman of the Executive Committee.

## XV.

Amend the title to ARTICLE VIII to read as follows:

Nomination and Election of Officers; President-Elect to Become President.

## XVI.

Amend ARTICLE VIII, Sec. 1. to read as follows:

Sec. 1. At the first session of the 1948 annual meeting of the Association the President shall appoint a nominating committee of five members of the Asso-

ciation, which committee shall make and report to the Association nominations for the offices of President, President-Elect, two Vice Presidents, a Secretary, a Treasurer, and members of the Executive Committee to succeed those whose terms will expire at the close of such annual meeting and to fill vacancies then existing; other nominations for the same offices may be made from the floor. At the first session of each subsequent annual meeting the like procedure shall be followed for filling the offices of President-Elect, two Vice Presidents, a Secretary, a Treasurer and members of the Executive Committee, and for filling vacancies then existing.

#### XVII.

Amend ARTICLE VIII by adding a new section to be numbered Sec. 3., reading as follows:

Sec. 3. The President-Elect shall automatically take office as President at the conclusion of the annual meeting of the Association held following the year of his election as President-Elect.

#### XVIII.

Amend the first sentence of ARTICLE IX to read as follows:

A vacancy in the office of President shall be filled by the President-Elect, and in the event of a vacancy in both offices within the same year, the office of President shall be filled by a member of the Executive Committee selected by the Executive Committee. A vacancy in the office of President-Elect only shall be filled by a member of the Executive

Committee selected by the Executive Committee. In the event of the absence or temporary disability of the President, the President-Elect shall succeed to his duties, and in the event of such disability on the part of both, a member of the Executive Committee selected by the Executive Committee shall succeed to the duties of the President.

#### XIX

Add a new ARTICLE to read as follows:  
ARTICLE XV.

#### Removal of Members

Sec. 1. A member may be removed or expelled from membership by the Executive Committee for conduct which in the judgment of the Executive Committee is inimical to the best interests of the Association, after appropriate notice and hearing, if such hearing is demanded.

#### XX.

Renumber ARTICLE XV as ARTICLE XVI.

Respectfully submitted,  
STANLEY C. MORRIS  
JOHN R. KITCH  
WAYNE STICHTER  
*Committee on Amendment of By-Laws.*

Approved by the Executive Committee of The International Association of Insurance Counsel at its mid-winter meeting February 16, 17 and 18, 1948.

These amendments to the By-laws will be on the agenda at the annual meeting of the Association in San Francisco, California, September 1, 2 and 3, 1948 for consideration by the members.

## Annual Convention

•

Fairmont Hotel and Mark Hopkins Hotel  
San Francisco, California

•

September 1st, 2nd and 3rd, 1948

## FOR YOUR 1948 VACATION

Attend

THE 21ST ANNUAL CONVENTION

THE INTERNATIONAL ASSOCIATION OF INSURANCE COUNSEL

at the

Fairmont Hotel and Mark Hopkins Hotel, San Francisco, California

September 1, 2 and 3, 1948

By LOWELL WHITE, *President*

*Denver, Colorado*

Enjoy the California sunshine and if time permits, attend the American Bar Association Meeting in Seattle, Washington, September 6 to 9. Why not take in both!

Bring your wife.

Make It a Date—Mark Your Calendar

Provided there are 125 passengers from Chicago a special train can be had without additional cost, otherwise arrangements have to be made to run a second section of regular train.

The super - colossal trip arranged for your enjoyment is:

Aug. 26—Lv. Chicago — AT&SF — 12:01 p.m.

Aug. 28—Ar. Grand Canyon—AT&SF—7:00 a.m.

(At Grand Canyon we suggest the two rim drives, one to the west and one to the east, three meals at the El Tovar Hotel).

Aug. 28—Lv. Grand Canyon—AT&SF—6:30 p.m.

Aug. 29—Ar. Los Angeles—(AT&SF)—9:30 a.m.

(Special arrangements for sightseeing trips will be set up to take in various points of interest in and around Los Angeles, Hollywood beaches with luncheon at one of the restaurants frequented by movie stars. Evening open).

Aug. 29 — Lv. Los Angeles — So. Pac.—10:30 p.m.

Aug. 30—Ar. Fresno—So. Pac.—7:45 a.m.

Aug. 30—Lv. Fresno—Yosemite Valley Trans. Co.—8:00 a.m.

(Traveling via Mariposa Big Trees, arrive on the floor of the valley).

Aug. 30—Ar. Awahnee Hotel for lunch—1:15 p.m.

Aug. 30—Lv. Awahnee Hotel—2:45 p.m.

Aug. 30—Ar. Merced—Yosemite Valley Trans. Co.—5:15 p.m.

Aug. 30—Lv. Merced—So. Pac.—5:30 p.m.

Aug. 30—Ar. San Francisco—So. Pac.—10:00 p.m.

(Aug. 31, Sept. 1, 2 and 3 in San Francisco).

Sept. 3—Lv. San Francisco—So. Pac.—10:30 p.m.

Sept. 5—Ar. Portland—So. Pac.—12:20 a.m.

Sept. 5—Lv. Portland—Un. Pac.—12:50 a.m.

Sept. 5—Ar. Seattle—Un. Pac.—7:00 a.m. (September 6, 7, 8 and 9 in Seattle).

Sept. 10—Lv. Seattle—Canadian Pacific Steamship Co.—7:50 a.m.

Sept. 10—Ar. Vancouver—Canadian Pacific Steamship Co.—6:35 p.m.

Sept. 10—Lv. Vancouver—Canadian Pacific—7:15 p.m.

Sept. 11—Ar. Field—Canadian Pacific—1:50 p.m.

Sept. 11—Lv. Field—Brewster Lines—2:00 p.m.

(Scenic trip to beautiful Emerald Lake (Yoho Valley) in the Canadian Rockies).

Sept. 11—Ar. Lake Louise—Brewster Lines—6:30 p.m.

(Overnight at Lake Louise).

Sept. 12—Lv. Lake Louise—Brewster Lines—12:30 p.m.

(Via Johnston Canyon).

Sept. 12—Ar. Banff—Brewster Lines—2:30 p.m.

Sept. 12—Lv. Banff—Canadian Pacific—5:15 p.m.

Sept. 14—Ar. St. Paul—Canadian Pacific—7:15 a.m.

Sept. 14—Lv. St. Paul—CB&Q—8:25 a.m.

Sept. 14—Ar. Chicago—CB&Q—2:40 p.m.

(Daylight trip in the new Vista Dome cars on The Zephyr along the picturesque Mississippi River).

Exclusive of meals en route, except where otherwise provided, and hotel accommodations in San Francisco and Seat-

tle, the breakdown of the rates for first class round-trip from Chicago is as follows:

First-class railroad round-trip via  
above route .....\$128.10

Federal tax ..... 19.22

Sightseeing, including 3 meals at  
Grand Canyon, sightseeing at  
Los Angeles, Yosemite Valley  
with luncheon at Awahnee Hotel,  
motor trip from Field to Lake  
Louise to Banff ..... 48.27

Hotel at Lake Louise ..... 8.00

Handling of baggage at Vancou-  
ver, Lake Louise and Banff ..... 2.50

These fares added to one-half a compart-  
ment rate of \$169.64 or \$84.82, will bring  
an all-expense rate exclusive of meals to  
\$290.81. On the same basis, two in a  
drawing room would be \$305.50. All the  
above rates, of course, are tentative and  
subject to any change which may be made  
in tariffs between now and the time of  
departure.

Other typical round-trip railroad rates,  
exclusive of Pullman, are as follows:

New York City.....\$184.40	Atlanta ..... 156.85
Baltimore ..... 175.60	Dallas ..... 138.00
Detroit ..... 147.30	New Orleans..... 152.70
Cleveland ..... 150.75	Birmingham ..... 150.88
Milwaukee ..... 128.10	Tampa ..... 180.47
Pittsburgh ..... 158.55	Miami ..... 194.87
Boston ..... 191.30	Indianapolis ..... 138.95
Buffalo ..... 161.85	Houston ..... 138.00
Hartford ..... \$184.40	Omaha ..... 126.05

(Plus 15% Tax on all Railroad transportation)

For those unable to attend the Amer-  
ican Bar Meeting in Seattle, there are two  
trains leaving San Francisco to Chicago,  
as follows:

Sept. 5—Lv. San Francisco on "City of  
San Francisco" (extra fare train)—SP-UP-  
CNW—5:00 p.m.

Sept. 7—Ar. Chicago 10:45 a.m.

OR

The WP-D&RG-CB&Q contemplate op-  
eration of their "California Zephyr" on  
approximately 45-hour schedule by this  
time.

San Francisco's two internationally fa-  
mous hotels, The Fairmont and Mark  
Hopkins, both on exclusive Nob Hill, will  
provide accommodations on the European  
Plan for the most discriminating. The  
rates at The Fairmont are as follows:

	Court Exposure	Outside Exposure	Bayview Exposure
Single rooms.....	\$6.00	\$8.00	\$11.00
Double rooms—double or twin beds.....	7.00	9.00	12.00
Suites—parlor and one bedroom— \$20.00 to \$28.00			
Suites—parlor and two bedrooms— \$29.00 to \$38.00			

Please fill out the attached questionnaire  
and return to L. Duncan Lloyd, chairman  
of the Transportation Committee, 135 S.  
LaSalle Street, Chicago, at your earliest  
convenience so plans may be formulated  
for our 1948 convention.

N. B. This commitment can be altered,  
varied, modified or changed at any time.  
Looking forward to seeing you and your  
lady in California, I remain

Cordially yours

Lowell White, President

### QUESTIONNAIRE

1. Do you plan to attend the 1948 Con-  
vention in San Francisco, California,  
Sept. 1, 2 and 3?
2. Hotel accommodations desired? How  
many people?
3. In case special trains or special cars are  
available, state accommodations de-  
sired? (Lower Berth, Compartment,  
Bedroom or Drawing Room)
4. If you plan attending the American  
Bar Convention in Seattle, Sept. 6-9,  
application for hotel reservations  
should be sent to the American Bar  
Association, Chicago, on the applica-  
tion heretofore sent you, with your  
\$5.00 registration fee.

(Sign)

Street Address

City

State

Return to L. DUNCAN LLOYD, chair-  
man of the Transportation Committee,  
International Association of Insurance  
Counsel, Room 2400, 135 South LaSalle  
Street, Chicago 3, Illinois.

## San Francisco—Fairmont Hotel and Mark Hopkins Hotel 1948 Convention

March 11, 1948

George W. Yancey, Esq.  
1007 Massey Building  
Birmingham 3, Alabama  
Dear George:

Your wire of yesterday asked me to supply you with a song and dance about the Fairmont Hotel here, the locale of our 1948 Convention. In view of the shortness of time I ask you to lend this material the benefit of your scissors, blue pencil and your editorial talent.

James D. Fair, one of the fabulous "Big Four" of the Comstock Silver Lode, acquired the block bounded by Sacramento, California, Powell and Mason Streets, for a homesite. This is the eastern pinnacle of Nob Hill, one of the three lofty elevations of downtown San Francisco. In those days of the sumptuous Eighties the properties on opposite sides of these streets were occupied by the ornate mansions of Leland Stanford and Mark Hopkins, the railroad builders, of James Flood, one of Fair's partners in the Virginia City mines, and of other early-day tycoons.

In the same era the first cable cars, unique to our city, were built up the angular hillsides and over the crest of the nob. Today you may ride to the tune of their quaint, jangling bells and hanging to the running board and stanchions if you like fresh air, up the Powell or California Street hills on the same little cars to where the lines cross at the lower Fairmont corner.

The Flood mansion, across from the main entrance to the hotel, has become the swank Pacific Union Club, habitat of present-day millionaires. Another mansion has become the University Club. The Stanford lot now holds the Stanford Court Apartments. The Mark Hopkins location, directly across California Street, has become our well-known "Mark," where some of the Convention guests will be housed. Its commanding sky room is a mecca for the five o'clock tipplers.

Senator Fair's daughter, Tess, who became the wife of Herman Oelrichs, the New York capitalist, began the building of the immense marble and granite hotel just a year before the fire of 1906 which laid waste most of the city. The damage to the structure, however, was not serious

and was speedily repaired for a grand opening on the first anniversary of the great fire. The opening banquet on April 19, 1907 is still a memorable event in the city's history attended by a thousand business leaders to celebrate the reincarnation of the city they had the faith and energy to commence rebuilding.

When it opened, the Fairmont was the only hotel of its size in the world in which every room had a bath attached. Its immense baths and tubs were the joy of its visitors. Every guest room is an outside room. The hotel has always catered to first-class travel and has been known as one of the finest residence hotels in the nation. The beautiful French mirrors in the Fairmont lobby are considered the finest examples of their kind from the Nineteenth Century given to the hotel by Mrs. Oelrichs from her own valuable collection. The grand chandeliers in the massive public rooms would, I am told, be unobtainable today. There are literally acres of marble in the lobby and terrace room floors.

North, east and south present a magnificent, sweeping view of the blue waters of San Francisco Bay, of the hills of Marin County and the East Bay region beyond, of Berkeley, Oakland and Richmond, of Treasure Island and of Alcatraz, the erstwhile home of Al Capone. The great docks that line the San Francisco shore a mile distant seem from the Fairmont windows to lie at your very feet. Three blocks down California Street at Grant Avenue you enter San Francisco's famed Chinatown with its Oriental theatres, art shops, stores and restaurants. A similar distance down Powell Street brings you to Union Square, the St. Francis Hotel and the lush shopping world. Almost between drinks a cab will drop you at the International Settlement, once known by the more descriptive title Barbary Coast, and still housing many racy nightspots. The same cab, if you prefer, will put you off a short distance beyond at Fisherman's Wharf for sea food or at any of the numerous Italian cafes in North Beach, the extensive Latin Quarter.

Getting back to Nob Hill and the Fairmont, its lobby has recently been face lifted by the famous decorator, Dorothy



Draper. It is really something to see. There are numerous smart shops within the house. Of its dining rooms, the Venetian Room features dinner and dancing, the Tonga Room, Chinese and South Pacific dishes, the Papagayo Room, Spanish American fare in a typical surrounding and personnel, the Birch Room, an American family atmosphere, and the Coffee Shop, a "quickie" meal at any time. Within the hotel also there is a tiny but luxurious motion picture theatre running a daily bill. At the Fairmont it isn't very far to a drink from any place within. The Cirque Room has cocktails and dancing. The Circus Lounge and Merry-Go-

Round Room (sic) will dish you up a saucer of your favorite libation at any hour. Foodwise, the place is a veritable last delight to the gourmet.

Please don't think, George, that I own any stock or share in the management of this grand old place. I am indebted to my friend, Manager Miller, for the sidelights on the French mirrors and the chandeliers, the *bon vivant* facilities I know from experience, and the historical part is familiar to all good San Franciscans. The rest is honest admiration for this famous inn and its very individual charm.

Yours very truly,  
E. D. Bronson.

## Don't Irritate The Judges!

By JAMES M. DOUGLAS

*Judge and Former Chief Justice of the Supreme Court of Missouri  
Jefferson City, Missouri*

**N**O DOUBT it's our fault, but you who appear before us only once or twice a year regard us not as brother lawyers and ordinary mortals but as some sort of machine devoid of human feeling. Perhaps our wooden expressions peering down from our high seat justify such an impression in your mind especially when you are filled with the importance of impressing us with your argument, and are thinking only of your own performance. The nervous tension which attends the ordeal of oral argument offers mental hazards. We recognize these and sympathize with the difficult position in which you find yourself when you stand up to address us. And it is not to our credit that we have not told you long ago and with recurring persistence what the reaction is on our side of the bench so you could take steps to woo us even better. We have no secrets to hide, only human traits and frailties to disclose.

In the first place we welcome oral arguments. It gives us a broad view of the facts and the issues of your case in what we constantly hope will be a painless way. Alas, this is not always true. Many times the suffering is acute. What we are going to say is in no criticism of you who are struggling with might and main to win your cases before us, but is said only with the hope of increasing our own benefit and comfort.

You too, should always avail yourselves of the opportunity of oral argument for protection against a "one-man opinion" in your case. In courts of seven judges, or even five, a judge's knowledge of a case not assigned to him for preparing the opinion almost invariably comes from the oral arguments and the opinion prepared by his brother judge. In a busy court there is not sufficient time to study the record and briefs in every case either before or after argument. And in presenting your argument you should assume we know nothing at all about your case, except perhaps the style which appears on the printed docket sheet before us.

Listening to oral arguments day in and day out for several weeks is about as hard physical work as we have ever done. Even our muscles grow weary. We have read somewhere that long periods of concentration exhaust the muscles about as much as physical exertion. We believe that's surely true. We sit from 9 a.m. to noon, and from 2 p.m. until 5 p.m., three hours at a stretch, twice daily. Who could take even a double-feature movie twice in one day, five days a week? You don't sit that long at a double-header! As the session drags out judicial dispositions grow brittle, and irritability increases. So, if you want to accomplish the purpose of oral argument, which is to draw our favorable first impression to your side of the case,



don't, please don't, irritate the judges. Nothing makes us happier than to hear a case ably and interestingly argued. When that occurs we don't even look at the clock, or hardly ever. Certainly we are "clock-watchers," for who isn't when he is bored? "But how do I go about this?" you ask.

*First, tell us the facts.* In most negligence and insurance cases the principles of law are so well settled that they are familiar. You should presume we know them. But your case is new to us so that we don't know the facts. It is unhappily astounding how rarely we are told all the essential facts, in chronological order which is easier to follow, so that we easily understand the issues involved. We don't know why this should be, except that you have lived so long with your case you unconsciously presume that everyone knows all the facts. We get a better recitation of the facts from a lawyer who appears in the case for the first time on appeal and has not participated in the trial. When we are trying to follow an argument and can't do it because the facts are not plainly stated and are omitted or confused, irritation on our part is a natural result, and a sure one. And bear in mind it is learning the facts which will excite our interest and hold our attention. You are probably thinking, "Why, this doesn't apply to me, I always state the facts." Well, ask one of your own judges, and don't be offended if he is frank enough to tell you the unvarnished truth. Every author we have read on oral argument has emphasized the failure of counsel to state the facts, and every warning seems to continue to go unheeded. We try to remedy such omissions from the bench by asking questions. You should welcome this display of interest on our part, but ordinarily you don't.

We are confident this is the most useful advice we can give about oral argument and should stop here for emphasis, but here are some "don'ts" for you who will tell us the facts.

*Don't read.* Shooting a lawyer for reading his argument should be easily defended on grounds of temporary insanity. We know nothing that raises judicial hackles so much as being read to. Why? Because not one in a thousand does it interestingly. The voice takes on a monotone, the eyes are cast down at the manuscript, all life and expression vanish. Reading even an excerpt from a case is bad practice.

Tell us forcefully and directly in your own words what the excerpt holds and we will better remember it. And a patently memorized argument is just about as uninteresting.

*Don't overload your argument.* Bear in mind your oral argument merely supplements your brief and printed argument. Stress your main point or your two, and at the most, three principal ones, and leave it to us to find the others you have briefed. Your failure to argue a point is never a waiver of it under our practice so long as it is briefed. We get lost in the jungle if you throw so many points at us orally that we can't identify the real one. After all, there is seldom more than one really important issue in an appeal, regardless of the number of incidental ones.

*Don't rush.* A rushed argument is a waste of time. We not only can't follow it, but the breathless rate makes us jumpy. So often a lawyer gets panicky as his time draws short. "I must hurry along, I must hurry along," he repeats, wasting time for everyone. When we tell him he has consumed his time, he invariably asks for "Just one more minute," or "Just five more minutes." We have never heard anything that was crammed into the borrowed time that was worth saying or that affected the decision. If it was really important it had probably been stated earlier in the argument, and surely it is in the brief.

*Don't repeat.* You are under no bounden duty to use all the time allotted you, nor do you have a vested interest in it. When you have finished your argument, sit down! We won't think your case unimportant merely because you haven't used all your time. On the contrary, we will be favorably impressed by your conciseness and brevity. When the record is through playing, we want to hear the other side; we don't want it repeated over and over.

*Don't be critical.* It offends us for you to jump on a brother judge. We know trial judges oftentimes have tough problems, and have to act quickly. And don't berate your opposing counsel. Maybe we know him and like him better than you. If you take up your time to do these things we might think you haven't much of a case. Cases come to us because there is a controversy. Be a strong advocate of your side, but remember there may be just a little something to your opponent's

side, the verdict of the jury, perhaps; and all the right, and all the law, and all the facts may not be only on your side.

*Don't shout, don't pound.* You gave your jury speech long ago. We are not impressed by high flights of oratory; more often we are amused in a cynical way. Remember we listen to argument after argument. We have listened so long our eardrums are tired and we don't like them shocked. A sincere, positive emphasis stated quietly and with conviction is much more convincing with us than a disturbing thump on the rostrum, or shrieking that grates on our nerves.

In conclusion, may we say we earnestly want to understand your side of the case. We are irritated if we do not understand it from your argument. So make it as simple and easy as you can for us to get what you have to give. If you do we will be happier, and our favorable first impression will be more likely beamed in your direction.

The next time the Chief Justice turns to you and announces: "Mr. Counsel, you may now proceed with your argument for appellant," will you tell us the facts? We wonder?

## Rights, Problems And Procedures Under Mechanics' Lien Laws And Surety Payment Bonds

BY CHARLES G. ROTH\*

*Attorney In Charge Surety Claims Division National Surety Corporation  
New York, N. Y.*

\*Address delivered before central and western cement groups, National Association of Credit Men, St. Louis, Mo., November 21, 1947.

### *Protection For Cement Suppliers*

**Y**OUR chairman has suggested a discussion of some of the problems peculiar to your industry. You wish bond protection on sales made to ready-mixed concrete dealers and to manufacturers of concrete pipe, culverts, blocks and precast slabs wherever your cement is incorporated into construction projects.

### *Development of Lien Laws and Bond Laws*

A review of the history and development of protection for material furnishers may give us a better understanding of your problems.

In *Hill v. American Surety Co.*, 200 U. S. 197 (1906) the Court said:

"The state when engaged in the construction of public buildings is chargeable with the moral duty to protect persons furnishing labor and material therefor." *Korsmey v. McClay* 43 Neb. 649, *Knapp v. Swaney* 56 Mich. 345, *Baker v. Bryan* 64 Iowa 561, *Phila. v. Stewart* 195 Pa. St. 309, *St. Louis v. Von Phul*.

### *Moral Duty of State*

This concept of the moral duty of the state is not new. As long ago as 2250 B.C. we find it expressed in the Code of Hammurabi. Section 22 provided:

"If a man has committed highway robbery and has been caught that man shall be put to death." Section 23 provided:

"If the brigand be not captured, the man who has been robbed shall, in the presence of God make an itemized statement of his loss, and the city and the governor, in whose province and jurisdiction the robbery was committed, shall compensate him for whatever was lost."

We may conclude from these provisions that the state found it necessary and desirable to give these assurances against loss in order to inspire confidence in travel and commerce.

Certain types of liens were created by the courts under the common law. These liens related only to personal property. They developed out of an equity and natural justice that one whose labor and materials improved the property of another was entitled to payment therefor. So the lien was created and it attached to the improved property. The lienor was given the right to retain possession until he had been paid. If he voluntarily parted with possession he lost his lien.

No such lien could be created on real property because possession necessarily remained with the owner. When a person contributed his labor and material to the improvement of real property his only remedy was to reduce his claim to judgment and to try to collect the judgment.

### *Mechanics' Liens*

Mechanics' liens are statutory remedies adopted by legislatures to protect those who furnish labor and material in improving the real property of others. The reasons which made the adoption of such laws necessary is expressed by the court in *Winder v. Caldwell* 14 How. 434 thus:

"The aim and policy of this statute is also obvious. Experience has shown that mechanics and tradesmen, who furnish labor and material for the construction of buildings are often defrauded by insolvent owners and dishonest contractors. Many build houses on speculation and after the labor of the mechanic and the materials are incorporated into them, the owner becomes insolvent and sells the buildings, or incumbers them with liens; and thus one portion of his creditors are paid at the expense of the labor and property of others. Or the insolvent owner, who builds by the agency of a contractor or middleman, pays his price and receives his building without troubling himself to inquire what has been the fate of those whose labor or means have constructed it. These evils require a remedy and such a one is given by this act. Its object is not to secure contractors, who can take care of themselves but those who may suffer loss by confiding in them. It is not the merit of the contractor that gave rise to this system, but the protection of those who might be wronged by him, if the owner were not compelled thus to take care of their interests before he pays away the prices stipulated."

### *Early Laws*

The first mechanics' lien law was adopted in this country by the State of Maryland in 1791. Its primary purpose was to assist landowners to improve their property. In order to encourage participation by furnishers of labor and materials it gave them incidental protection. This assured its popularity. Similar statutes and ordinances were adopted. Today every state has some type of mechanics' lien laws.

It has generally been considered against public policy to create or allow mechanics' liens against public property.

In *Hill v. American Surety Company* (1906) 200 U. S. 197, the court says:

"Public property cannot be the subject of a lien unless statutes expressly so provide; it is by implication excepted from the lien statutes as much as from the gen-

eral tax laws and for the same reasons."

The mechanics' lien laws relating to public improvement contracts go only so far as to allow a lien on that part of the contract fund which has been earned by the contractor and which has not been paid to him.

### *Types of Lien Laws*

The mechanics' lien laws followed one of two general patterns. One gave a direct lien on the land and buildings to the lienor. The other gave such a lien only to the prime contractor, restricting the furnishers of labor and materials to his rights i.e. to the fund earned and unpaid to him. These patterns are described by the court in *Jones v. Great Southern Fireproof Hotel Co.* (1898) 86 Fed. 370:

"In all or nearly all states there are statutes intended to give liens to those who contribute labor or materials to the enhancement or improvement of the land or buildings of an owner. These statutes vary in their character and purpose. Originally they were chiefly acts giving a lien to persons having direct contractual relationship with the owner. Such statutes did not protect those who contributed to the improvement through dealings with the contractor, and were soon followed by statutes extending the lien to persons not contractually connected with the owner, but who furnished labor or materials for the building through contracts with the principal contractor. This was accomplished in two ways: (1) by giving to the creditors of the contractor a derivative lien, whereby they were substituted to the rights of the contractor as they existed when notice was given of the claim. Such statutes were in the nature of mere garnishee or attachment proceedings, and were subject to no criticism as doing injustice to the owner. Payment in advance was a defense under all such statutes, for the contractor's creditors could stand in no better situation than he did. So, if he had no lien, his creditors had none, as their utmost right was to be substituted to the contractor's place. (2) or by statutes which gave to those who furnished such labor and materials to the contractor a direct or independent lien upon the building and land of the owner. Under these, payments to the contractor prior to the expiration of the time within which notice might be given were ineffectual, the lien not being a derivative one, but independ-

ent of that given the contractor. Some of these statutes sought to diminish the severity of this legislation by limiting the aggregate of such liens to the original contract price, or by providing for a contractor's bond for the benefit of the owner with summary remedy thereon, or by both. The verbiage of statutes of the latter class varies. In some the contractor is declared to be the agent of the owner, and, as such, authorized to obtain labor and materials upon the credit of the owner, or his building and land, or both."

#### *Private Construction Work Preferred*

The early mechanics' lien laws were inadequate. However, they did furnish some protection. As a result the furnishers of labor and materials preferred private construction to public works construction contracts, where their only protection was reliance upon the prime contractor.

Public bodies found it necessary to attract furnishers of labor and materials to the public works contracts. Various plans and devices were tried. Compulsory bonds on public works contracts proved to be the most popular. Today public works contractors are required, in most jurisdictions, to file a bond or bonds which guarantee, not only the performance of the contract, but also the prompt payment to those who furnish labor and materials in the prosecution of the work.

#### *Bond Laws*

Public works bond laws followed the mechanics' lien laws, roughly, by about 100 years. It will be recalled that the first mechanics' lien law was passed by Maryland in 1791. In 1892 the City of Lancaster, Pa. passed an ordinance which required public works contractors to furnish two bonds, one to guarantee performance and the other to guarantee payment to the furnishers of labor and materials. The first federal bond statute was passed in 1894. The bond thereunder gave protection to furnishers of laborers and material subject to the prior rights of the government. In 1935 Congress adopted the Miller Act which requires two bonds, following the Lancaster pattern. The second bond is a payment bond which is exclusively for the protection of the furnishers of labor and materials.

#### *Present Preference For Public Construction Work*

The furnishers of labor and materials naturally prefer to sell their products in

the market where payment is assured. It is not strange then that there has been a complete swing of the pendulum to the public works contract i.e., the bonded contract. Sales on private contracts are made entirely in reliance upon the standing and ability of the general contractor, plus such assurances as may be afforded by the mechanics' lien statutes. As may be expected, sellers add a cushion to their prices to cover the collection hazard. Private construction is more costly today than public construction.

#### *Universal Bonding Foreseen*

There is only one conclusion which can be drawn from a study of the history and development of the mechanics' lien statutes and bond statutes. Ultimately all contracts above a minimum limit, whether public or private, will be protected by compulsory payment bonds which will assure payment to those who furnish labor and materials. Several of the states have already extended the requirement of bonds to cover private construction contracts as a condition to relief of the owner under mechanics' lien statutes viz: Utah, Louisiana, Mississippi, California and West Virginia.

#### *Difficulties Under Lien Laws*

The mechanics' lien statutes were attacked on constitutional grounds. In fact, some of them were held to be unconstitutional. Many of the furnishers of labor and materials were not in privity with the owner or, even, with the prime contractor. Their contracts were with subcontractors. As the court said in *Faith v. Stewart* 51 Atl. 348, 201 Pa. 526:

"Seldom are contractors for large public works able of themselves to furnish labor and material necessary to the completion of their contracts. In nearly every case they rely on many subcontractors and materialmen to furnish different kinds of mechanical skill and labor; also material such as stone, brick, lumber, glass and iron. These have nothing on which to rely for payment except the honesty and ability of the principal contractor. If the contractor of himself does not inspire confidence among these who must be subordinate to him, his ability in many cases to bid for large work must be weakened or altogether destroyed. As a necessary consequence competition for work disappears in large measure and there follows a monopoly to the few contractors of large ca-



capacity, with the inevitable result of exorbitant prices. Everyone knows the State will pay the principal contractor, but will he pay his subcontractors and materialmen, whether he makes or loses on the contract? is the question with them."

#### *Liberal Interpretation*

The lien statutes and bond statutes, being remedial statutes, have been accorded liberal interpretation by the courts. The definition of the expression "labor and materials" has been gradually enlarged so that it now covers rental of equipment, repairs, transportation of materials and materials and supplies which, while not incorporated into the project have been consumed or destroyed in the prosecution of the contract.

It must be remembered that the lien statutes preceded the bond statutes. They were probably intended by legislatures to be narrower than the bond statutes which followed. Many of the bond statutes expressly gave the same rights under the bonds which the claimants had enjoyed under the lien statutes. The interpretations of coverage under bond statutes shows the influence of the earlier decisions under lien statutes.

#### *Points Of Restricted Coverage*

One of the points which has plagued the courts is the question of how far the protection to furnishers of labor and material should be extended, even though the work and material of the claimant had ultimately been incorporated into the completed project. The Supreme Court denied the claim of a materialman who had sold material to another materialman who had sold the identical material to the prime contractor. In *MacEvoy v. U. S.* 64 S. Ct. 890, 88 L. Ed. 795 the court said:

"Practical considerations underlying the Act likewise support this conclusion: Congress cannot be presumed, in the absence of express statutory language, to have intended to impose liability on the payment bond in situations where it is difficult or impossible for the prime contractor to protect himself. The relatively few subcontractors who perform part of the original contract represent in a sense the prime contractor and are well known to him. It is easy for the prime contractor to secure himself against loss by requiring the subcontractors to give security by bond, or otherwise, for the payment of those who contract directly with the subcontractors.

But this method of protection is generally inadequate to cope with remote and undeterminable liabilities incurred by an ordinary materialman, who may be a manufacturer, a wholesaler or a retailer. Many such materialmen are usually involved in large projects; they deal in turn with innumerable sub-materialmen and laborers. To impose unlimited liability under the payment bond to those sub-materialmen and laborers is to create a precarious and perilous risk on the prime contractor and his surety. To sanction such a risk requires clear language in the statute and in the bond so as to leave no alternative."

Many state courts have reached the same conclusion. Quotations from a few of these cases will serve to show the trend of their reasoning.

In *Berger Mfg. Co. v. Lloyd*, (1908) 209 Mo. App. 789, 108 S. W. 52 the court said:

"If the contention of plaintiff is sound, and the contractor is required to pay it also for the same materials, then where will his liability stop? If Lloyd is liable to the plaintiff under the bond for the materials it sold to the metal company, then under the same process of reasoning he would also be liable to the jobber or manufacturer who sold the materials to the plaintiff, and so on in infinitum. It is thus seen, by carrying plaintiff's contention to its logical and inevitable conclusion it would lead us to the absurdity above suggested which, of course, shows the unsoundness of its position."

In *City of St. Louis v. Kaplan-McGowan Co.*, 233 Mo. App. 789, 108 S. W. (2d) 987 (1937) the court said:

"So in the case at bar we are forced to the conclusion that plaintiff has no right of action on the bond in order to secure payment of its account with Stocke, and this notwithstanding the fact that the bricks it sold Stocke eventually found their way into the building. It will be recalled that the plaintiff was a stranger to both the principal contractor and the subcontractor. Its dealings were all with Stocke, who himself had no dealings with the principal contractor, but was in privity of contract only for the reason that he dealt with the subcontractors who were in direct privity with the principal contractor. Moreover, it is of further importance to note that plaintiff did not deliver its bricks on the job but instead delivered them to Stocke, by whom they might have been used in any manner or for any purpose

he desired. We suppose that the plaintiff should undoubtedly receive payment of its account, but its account was wholly with Stocke and its undertaking is one entirely too remote from the original contract between the city and the defendant . . . to entitle it to claim the status of a proper party for the security of whose account the bond was given."

In *Hightower v. Bailey* (1900) 56 S. W. 147, 108 Ky. 198, the court said:

"The hardships to owners are apt to be considerable, even under the terms of the statute. If the right to the lien be extended beyond the terms, then it can be extended indefinitely, and there would be no safety in contracting for the erection of a building. The statute so extended would be impracticable . . . when he shipped the first lumber to Clark he did not know for what particular purpose or for whose building the lumber was intended, and he could not, therefore, have sold it on the credit of the building of Walling & Co. to be erected but trusted alone in Clark's credit."

In *Concrete Steel Co. v. Rowles Co.* 101 Neb. 400, 163 N. W. 323 the court said:

"There must be some limit to such liability. A nail manufacturer sells to a jobber, who in turn sells to a hardware merchant; who subsequently fails, and his stock is sold at public sale by the referee in bankruptcy. A purchaser of a keg of nails at such sale exchanges it with another hardware merchant for other goods, and the latter sells it to the contractor, and the nails are finally used in the construction of the building, but the manufacturer has not been paid for them. The contention of the plaintiff seems to go so far as to hold the contractor's sureties liable to the manufacturer for the selling price of the nails."

A few of the many cases to the same effect are:

*Roberts v. Gates* 64 Ill. 374; *Woods v. Isgrigg Lumber Co.* 71 Ind. App. 64, 123 N. E. 702; *Heaton v. Horr* 42 Iowa 187; *Woodward v. American Expr. Co.* 39 La. Ann. 566, 2 S. 413; *Ryan Drug Co. v. Rowe*, 66 Minn. 480, 69 N. W. 468; *Houser v. Carroll* 37 Mo. 578; *Horton v. Carlisle*, 2 Disney 184, 13 Ohio Dec. (Reprint) 113; *Carolina Portland Cement Co. v. Hitt Lumber Co.* 141 Tenn. 210, 208 S. W. 336.

#### *Necessity for Use of Material on Project*

In the majority of jurisdictions the use of the materials in the contract is a necessary condition precedent to the allowance of the lien. Some of the cases in the states in which you are interested are:

*McAnally v. Hawkins* 109 Ala. 397, 19 S. 417; *Central Co. v. Braddock Co.* 84 Ark. 560, 105 S. W. 583; *Manatee Co. v. Tampa Co.* 52 Fla. 533, 42 S. 703; *Potter Co. v. Meyer* 171 Ind. 513, 86 N. E. 837; *Unit Sash Co. v. Early* 117 Kan. 425, 232 Pac. 232; *Graves v. Collins*, 8 Ky. Op. 667; *Consolidated v. Crowley* 105 La. 615, 30 S. 222; *North v. Globe Co.* 144 Mich. 557, 108 N. W. 285; *Deardorff v. Everhart* 74 Mo. 37; *Walton Co. v. Cox* 29 Okl. 237, 116 P. 798; *Wardlaw v. Troy* 74 S. C. 368, 54 S. E. 658; *Murphy v. Fleetwood* 30 Tex. Civ. A. 487, 70 S. W. 989. *Contra—Arkinson v. Colorado Co.* 59 Colo. 258, 151 P. 457; *Shorthill Co. v. Aetna* 124 N. W. 613; *Northland Co. v. Northern Co.* 145 Minn. 395, 177 N. W. 635.

#### *Diversion of Materials*

In many jurisdictions the lien is allowed even though the owner or contractor diverts the materials to other uses. *Small v. Foley* 8 Colo. A. 435, 47 P. 64; *Chicago Co. v. Artesian Co.* 60 Ill. 73; *Moore Co. v. Scheid* 68 Ind. A. 694, 121 N. E. 91; *Thompson-McDonald Co. v. Morawetz* 127 Minn. 277, 149 N. W. 303; *Esslinger v. Huebner* 22 Wis. 632; *Beckel v. Petticrew* 6 Oh. St. 247; *Stevens Co. v. Kansas City Co.* 72 Mo. A. 248.

#### *Subcontractors of Subcontractors*

Under some statutes subcontractors of subcontractors are entitled to liens. *Andrews Co. v. Atwood* 167 Ill. 249, 47 N. E. 387; *Stephens v. Duffy* 41 Ind. A. 385, 81 N. E. 1154, 83 N. E. 268; *Spafford v. Duluth R. Co.* 48 Minn. 515, 51 N. W. 469; *Dolese Bros. Co. v. Andreopoulos* (Okl.) 237 P. 844; *Grigsby v. Lexington Ry Co.* 152 Ky. 164, 153 S. W. 232. Under other statutes subcontractors of subcontractors are not entitled to a lien—*Turcott v. Hall* 8 Ala. 522; *Sayre-Newton Co. v. Denver Bank* 6 Colo. A. 541, 41 P. 844; *Nixon v. Clyde Lodge* 56 Kan. 298, 43 P. 236; *Stephens v. United Co.* 29 Oh. St. 227; *Geddes v. Bowden* 19 S. C. 1; *Farmer v. St. Croix Power Co.* 117 Wis. 76, 93 N. W. 830.

#### *Suppliers To Subcontractors*

Persons who furnish materials to subcontractors are allowed liens in some ju-



risdictions. *Smith v. Newbaur* 144 Ind. 95, 42 N. E. 40; *Ill. Steel Wk. Co. v. Hennepin Lumber Co.* 149 Minn. 157, 182 N. W. 994; *Western Sash Co. v. Buckner* 80 Mo. A. 95; *Zarrs v. Keck* 40 Neb. 456, 58 N. W. 933; *Bassett v. Mills* 89 Tex. 162, 34 S. W. 93, but are denied liens in other jurisdictions. *G. W. Muller Co. v. Ga. State Svcs. Asso.* 143 Ga. 840, 85 S. E. 1018; *Shaar v. Knickerbocker Ice Co.* 149 Ill. 441, 37 N. E. 54; *Ketteringham v. Eureka Soc.* 140 La. 176, 72 S. 916; *Stephens v. United Co.* 5 Oh. Dec. (Reprint) 334, affirmed 29 Oh. St. 227; *Lowenstein v. Reynolds* 92 Tenn. 543, 22 S. W. 210; *Dallman v. Closen* 116 Wis. 113, 92 N. W. 565.

#### *Liability—Generally*

Generally speaking, you will be allowed a lien or recovery under a payment bond

- a. Where you sell directly to the prime contractor or a subcontractor.
- b. Where you deliver your material to the contract site or
- c. Where you mix your material with other ingredients and deliver the result or manufactured product to the contractor or subcontractor at or near the contract site.

#### *Non Liability—Generally*

On the other hand, you will not be entitled to a lien or to recovery under the bond

- a. Where you sell material to a dealer who, in turn, sells the identical material to the contractor or subcontractor;
- b. Where you sell your material to a dealer on open account;
- c. Where you sell material to a person who mixes the material with other ingredients and sells the end result as ready mixed concrete to a contractor or subcontractor;
- d. Where you sell material to a manufacturer of cement pipe, culverts, blocks, or precast slabs who, in turn, sells the manufactured article to a contractor or subcontractor.

#### *Discussion of Plans for Improving Position*

You undoubtedly understand that unless your position can be improved your sales must be based on the credit standing and sole financial responsibility of your customer, except in the instances in which your sales are made to a contractor or subcontractor and your deliveries are made to or reasonably close to the contract site. You will naturally be interested in considering possible steps to improve your po-

sition in situations where you do not sell or deliver directly to a contractor or subcontractor at the contract site.

There appears to be no good reason why you should not be allowed recovery for materials which are sold for use on a particular contract provided they are actually used on or incorporated into such contract and provided, further, that the owner, or contractor or surety are given timely notice of your rights and claim so as not to be placed in jeopardy of being required to pay twice for your material i.e., to your customer and to you.

1. One method for improving your position is to sponsor appropriate amendments of the laws covering mechanics' liens and payment bonds. In a number of instances the effect of judicial restrictions on the class of persons entitled to recover under lien statutes or bond statutes has been changed by the adoption of broader statutory provisions. A recent example is the adoption of Chapter 525, Laws 1947, by the New York State Legislature. This law enlarged the definition of materialmen under the lien law to include those who sold fuel and lubricants for use on and in connection with contracts. The courts had denied lien claims for years because the material, though consumed in the prosecution of the work, was not incorporated into the improvement.

This method will be difficult and expensive. The legislatures will be slow to extend coverage beyond those who furnish material directly to the contractors or subcontractors, unless specific and practical safeguards be provided to protect owners, contractors and sureties against the hazard of double payment. These objections may be overcome provided you propose an amendment which will protect owner, contractor and surety without placing undue burden and hardships upon them.

2. You could take assignments from your customers. Such assignments would cover specific materials delivered for use on specific contracts, or for use in the manufacture of materials or end products intended for use on or in a specific contract. Such a plan would necessarily involve the service of the notice of the assignment, and probably a copy thereof, upon the owner, or contractor or surety or all of them. Such notice would have to be served timely. In addition to the assignment, and in aid thereof, you could take an order from your customer request-

ing that payment of a specified sum be made directly to you. There may be several objections to this procedure which may prevent its general use. Your customers will resent the reflection on their credit standing. Most contracts and subcontracts contain provisions prohibiting assignments. You will find that, as a general rule, owners and contractors will be cooperative and inclined to waive provisions which prohibit assignments. After all, it makes little difference to them so long as they are not placed in jeopardy of making payment twice for the same item.

3. In situations where your customers may contract to deliver quantities of material which exceed their credit standings you could insist that arrangement be made under which you could be permitted to ship the material directly to the subcontractor or contractor and to bill the subcontractor or contractor. The billing would, of course, be for the account of your customer i.e., you would undertake to pay your customer the difference between your price to him and his price to his customer. This procedure is subject to the same objection that it is a reflection on the credit standing and honesty of your customer. Insistence on or suggestion for the adoption of such procedure may lose sales and customers.

4. You might give consideration to entering into limited partnership agreements with your customers who deal in ready mixed cement or who manufacture concrete or cement products. Such agreement would place you on a parity with your customer in filing of lien or bond claims. Of course, unless you file timely notice of your claims, your customers might collect in full. If the contractor or subcontractor pays without notice of your claim, you will not have good standing before the courts to force double payment. Of course, in such limited partnership arrangements, many procedures are possible, such as direct orders to you, direction of payment to you, direction for payment to the joint account of you and your customer, etc. The objection of loss of business, good will and customers is involved as well in this procedure.

5. On ready-mixed concrete you could insist that your customer take the order in your name as a condition to agreement on your part to sell. Under such plan you would control and receive the pay-

ments and have the lien right and claim right under the bond. You would deduct the price of your material and remit the balance to your customer. Such a plan involves liability upon you for delivery of the ready-mixed concrete within the overall price. You would need to make certain that the overall price is adequate. You would need to feel certain that the equipment and capacity of your customer is sufficient for the requirements of each contract. For such reason, each such order should be made subject to approval and acceptance at your home office.

6. When your customers are manufacturers of cement products you could insist that all orders involving an excess of a maximum amount of material be taken in your name, subject to your approval and acceptance. You would thus gain control of the payments and be in position to deduct the value of your material. Such a plan would subject you to liability for failure to deliver the manufactured item in sufficient quantity within the specified time. Hence you will have to be convinced that the equipment and capacity of your customer is sufficient.

7. You could stipulate with any of your customers, where the situation warrants it, that any order for any specific contract which involves material exceeding a specified maximum amount must be taken in your name, subject to your approval, or must be taken in the joint names and account of you and your customer, with stipulation or provision that payment be made directly to you for the joint account of both of you.

8. Most of the foregoing suggested procedures are objectionable on the ground that they will lose good will, alienate customers who may later become strong financially and lose sales to rival concerns. These objections could be overcome if you established the practice of reducing your price to your customer wherever these safeguards be employed.

We have been informed that one material supplier has been so gratified with results on bonded contracts that it is giving serious consideration to the plan of authorizing its dealers countrywide to allow discounts up to 2 per cent where sales are made on contracts covered by adequate payment bond. If the Cement Industry, or some of the Cement Manufacturers were to adopt such a policy, it would provide face-saving as well as price

saving for your customers and dealers. It would place them in a better competitive position to acquire business where there is bond protection. It would stimulate bond protection for suppliers and furnishers of materials. It would enable concerns which adopted such policies to attract more customers and make more sales with greater safety.

Since you will fare better under bond protection, your efforts should be directed toward broadening of bond coverage and toward encouraging the use of bonds and the adoption of bond laws in jurisdictions

which lack them. If you make it a point always to inquire concerning bond coverage, individually and through your associations, you will help to make the public bond conscious. Your judgments and decisions on credit risks are, necessarily, influenced in favor of the bonded risk. Why not publicize this fact? Bonded protection for material suppliers inspires confidence, speeds production, removes collection hazard, reduces overhead and should be made a **MUST** on the program of every material supplier.

## Random Observations of a Trial Judge

BY BYRD DOUGLAS

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**D**URING the twenty-five years I was at the Bar, I was strongly of the opinion that trial lawyers worked much harder than nisi prius judges. After being on the bench for five years, and having had time to see both sides of the picture, I now have serious doubts. The work of trial lawyers, which is admittedly very hard and exhausting, is hardly more so than that of the ordinary judge. It should be remembered that even the best trial lawyers only "try" two or three hard-fought cases during a term of court, but the judge may "sit on" as many as a dozen. The trial lawyer has had plenty of time and every opportunity to prepare for trial. On the other hand, the judge knows nothing about a case before the trial starts. This is not only proper but essential to the administration of justice. Yet this fact alone brings about a lot of work on the trial judge. Let me illustrate.

At a recent term of my court, the minutes show that, among other cases tried, there were an alienation of affection case, seven personal injury damage suits, an illegal autopsy case (one of the most interesting I ever tried), a hotly contested will suit, and any number of others which were "run of the mine." At another recent term there were an assault and battery case, a false arrest and false imprisonment case, a personal injury case growing out of the alleged negligent use of dynamite in construction work, one or two forcible entry and unlawful detainer cases involving the OPA regulations, six or

seven personal injury cases (one of which had four plaintiffs and three defendants) resulting from an auto accident, a malpractice case, and another personal injury case involving a very novel question pertaining to a "guest" riding in a car. All of these were jury cases and only a part of those which were actually tried. The total number is not important.

Any veteran lawyer can give a satisfactory "general" definition of what constitutes alienation of affection or malpractice, for example, but a trial judge simply cannot travel on "generalities" or risk justice on an overall type of knowledge. The court must know the basic elements that constitute the right of action in order to rule on the competency of the evidence and other issues raised by eminent lawyers, who for the time being may be designated "specialists" in the trial. The careful judge all during the progress of a case, therefore, is studiously examining the basic and fundamental law of his state pertaining to any given case on trial and as the skilled lawyers argue their points, the court with open mind—but with a refreshed one, thanks to the work of the lawyers and his own work—"tries" to rule correctly. This work by a judge while arduous is necessary at least to a newcomer like me. I have found it expedites the litigation.

This is by no means the only work which a judge does during the course of a trial that is frequently overlooked. For example, a trial judge must be mentally acute

during every minute of the trial. Literally nothing must go unnoticed either in the orderly procedure of the trial or in the presentation of the evidence. From first to last, everything is subject to attack, either by the plaintiff or the defendant. I recall, on a motion for a new trial, error was assigned, because a door leading to a witness room was unintentionally left ajar and some inquisitive witness who had been placed under the rule admittedly overheard an important part of the evidence, and it was claimed this knowledge affected his testimony. No, the gentleman on the bench during the trial of a case is busier than a "one-eyed man at a three-ring circus." If he misses anything in a hotly contested damage suit, and the lawyers know about it, there may be serious repercussions all the way up to the Supreme Court. Furthermore, this mental concentration is a daily diet for many months.

This, however, is exactly as it should be. It keeps us judges on our toes, and the lawyers, God bless 'em, like nothing better than to reverse us. No lawyer has yet asked me, "how many cases have you had affirmed by the appellate courts?" They always put it to you right on the barrel head, "I see where the higher court reversed a case on you the other day." Well, we can't always be right, but neither can the Supreme Court.

On this matter of damage suits, especially motor vehicle cases with insurance coverage, they are never just alike, and that makes a judge's work more interesting, but it does not decrease it. For one thing, most cases of this character now being tried are not the outgrowth of simple, ordinary accidents.

The typical motor vehicle accident case which reaches trial is generally a highly involved factual and legal controversy. I can hardly remember in the past two or three terms of my court when we tried such a case with less than three or four plaintiffs and there are sometimes two and three cross-actions and an equal number of defendants. We have, therefore, three or four cases all being tried at the same time and so interlocked and crossed and interwoven that it is confusing to tell one party from the other.

In one case not long ago, we were trying a highly involved damage suit and there were three parties killed, two injured, and extensive property damage.

Some judges may think this is an exaggeration, but before we got through, I had granted seven amendments to the original declarations and any number of special pleas, all brought about by developments during the trial. At the conclusion of the proof, there were motions for directed verdicts made by both sides. Then, after I had worked nearly all night on my charge, the plaintiffs in one case took a non-suit as to one defendant, which changed the form and substance of all I had prepared. Arguments of counsel were long and this gave me a little spare time to work over my charge, and things went along smoothly in court as if nothing had happened.

In this same case there arose all kinds of unexpected questions as a result of the proof. Counsel were not at fault in any failure to brief them. They just happened. One of the parties killed was a pregnant woman. There arose such grave questions as intervening cause, remote negligence, agency, present emergency, to say nothing of statutory laws and regulations.

While this case was perhaps more complicated than the customary damage suit, it illustrates the work which such cases are likely to impose on a judge as well as the lawyer.

Then, too, a trial judge is required to make "hair trigger" decisions as compared to other courts, such as courts of equity. During the course of a jury trial he cannot take a lot of time to rule on objections. There is a jury sitting in the box. Matters come up, and they must be acted upon with due regard to an end of the litigation. Seldom does the trial judge take anything under advisement. He simply cannot, as a matter of orderly procedure, during the actual trial, be running back and forth to his chambers looking up the law. If there is a novel question suddenly sprung, he may do so, but in the final analysis, he must depend upon the argument of counsel and apply his experience and what he has gleaned from his "refresher" study, and rule one way or another. This is where previous experience weighs heavily. I have often wondered why so many people dislike a few gray hairs that may adorn a judge's cranium. Many a time I would have given anything for more experience, even if gray hairs are an outgrowth of it.

If a judge rules too quickly during the earlier stages of the trial, he may find himself up against it when all the proof is in. An excellent tonic for this is for



a judge to get himself reversed once or twice. A judge who rules correctly is one thing, but one who rules quickly is another. The ideal would be to rule quickly and correctly. Unfortunately, quickness and correctness are not always synonymous. Many a time I have bit my tongue and been glad of it at the end of a law suit.

Still another point. A wrong ruling on the law of a case as it progresses is hard to cure. I'll say it seldom can be cured. From my limited experience on the bench I have found this absolutely the case. Older and more experienced judges forewarned me about this and I am grateful for the admonition. It upsets everything and everybody, and if there is a turning point in the trial and an incorrect decision is made, it is generally fatal. When a trial judge gets around to changing a former ruling during a trial he is in mortal—Supreme Court—danger. It is exasperating to the lawyers and throws everything in confusion. But where it shows up most is in his charge. There in the wee small hours of the night he cannot get any law to back him up, and under our system "he must charge the law." It's an awful feeling to find you have made a mistake like this. The best way out is to admit it and, if necessary, start all over.

In most damage suits before juries, I have long since believed that the conduct and demeanor of witnesses is far more important than most lawyers will agree. Great weight, of course, is given to *what* they say, but human nature being what it is, it is sometimes amazing to see the effect of *how* a witness testifies. I would like for the younger members of the Bar to remember that.

Not long ago in a will case on an issue of devistavit vel non one witness who was an elderly, kindly and highly intelligent lady, took the stand. Her testimony was somewhat cumulative, and in a few minor particulars she admitted immaterial contradictions, but it did more than anything else in my opinion to affect the outcome of the case. In a more recent damage suit, one involving insurance coverage, a witness for the defendant was asked one question—"Will you in your own way tell what happened?" Now, that is certainly a very "general" question, and I looked for further interruption, but the witness, in a quiet, modest and somewhat reluctant way, proceeded without interruption. The defense lawyer let him go on

and then sat down. When he sat down this one witness had won his case. Of course, there are very few witnesses like this who can, with evident sincerity and without interruption, carry on. The lawyer in this case instantly realized the effect and, much to his credit, stepped aside momentarily, satisfied that his witness was doing more than he could to win his case. It is *how* as well as *what* that counts.

From a practical standpoint the charge of the court is the one way a judge can give an indication of his training and experience as a trial judge. For this reason, it represents many hours of work and because it is done in chambers or at home, goes unnoticed. I have worked hours in framing one paragraph in a charge. This may be due to my own lack of skill, but it is work and hard work nevertheless.

A bad charge is doubly bad. It is bad on the jury, the litigants and the court. I try to pay strict attention to both the form and substance of this work. To ad lib or put in dicta is one bad failing. Some judges forget that brevity "is the soul of honor" and others seek to prolong the battle for a century. There is a happy medium. If there is any doubt about the respective theories or any law involved, especially in accident cases, I frequently ask the lawyers to clarify their positions. If a judge is confused, what he says to a jury will be also.

One of the most difficult parts of a trial judge's work comes from the fact that he is a "thirteenth juror." In the final analysis, as all lawyers know, he must give his approval to every feature of the trial and the verdict. This is no easy job. Not long ago I had a young lady who had a verdict at the hands of a jury. Part of this verdict was for disfigurement. I have a grown young lady daughter and, needless to say, I would not have her disfigured for anything. We judges are after all human, you see. But, in the case before me, I suggested a remittitur and it was accepted. It was a most difficult decision. In another case a man received a big verdict. A motion was made for a new trial on the grounds of newly discovered evidence. I thought it was well taken and I granted it. At the next trial the judgment was reduced and was finally satisfied. Nevertheless, the man in question, who had been very pleasant to me for twenty years, now avoids me socially and otherwise. Such is life when you try

to do what your oath of office requires. In still another case I finally dismissed a suit to recover under an insurance policy after a heated trial. A little later I received an anonymous letter which took me to task. The Supreme Court, however, said I was right on the law.

All of this is the smallest part of my worry, for I early came to recognize what is absolutely true—that no one can do justice as he honestly sees it and satisfy everybody. Lawyers have told me that sometimes I seem to lean over backwards to see that every person who comes before me "has his day in court." If that is the case, then I cannot help it. After this, I try to forget and go on to something else. But, oddly enough, as a trial judge, there is very little time to forget. Day in and day out we keep on trying cases.

In the long run you know that the chances are pretty slim for anyone under our system of jurisprudence to go to court and not get justice. This applies to the big and the little, the individual and the corporation, the insurance companies and the banks, the rich and the poor. Able lawyers, twelve men, a fair judge, two appellate state courts and, if necessary, the Supreme Court of the United States cannot all be wrong. I know of no country in all the world except ours in which such protection is afforded.

Nevertheless, the first and fundamental duty of the trial judge is to see that the litigants get justice. We are the only judges that see and hear the witnesses and we are the first to apply the law. Our errors, therefore, may injure the heart of Anglo-Saxon justice, just as conversely, a fair trial may increase respect for it. Many litigants are introduced to a court of record and face a jury for the first time when they appear before us. This first taste of plain American justice is more important than we realize. Trial judges must be careful and they must be fair.

As a *nisi prius* judge, I like nothing better than a jury trial. Insurance coverage has done much to help our trial courts in establishing many precedents through judicial decisions. This is to say, we trial judges no longer are forced to grope in the dark on major doctrines. We are no longer in the dark about the principles of law pertaining to the operation of motor vehicles whether for hire or pleasure. We have had a clarification of the family purpose doctrine, the law pertaining to guests,

and the law respecting contributory negligence, present emergencies, and a host of other bothersome questions. The law respecting violation of state statutes and city ordinances as they apply to negligence cases is now settled. Many of these decisions were the result of some hard fought damage suit where a lawyer for an insurance company and a lawyer representing an humble citizen were fighting tooth and toe nail in the good old American way.

I have but very few suggestions to offer concerning the trial of negligence cases in which one or both parties are covered by insurance. The ones I do make are those relating to procedure. Here lately we are trying a number of such cases where the defendant admits liability and the sole question for the jury is one involving the damages which may be allowed for the injuries. Proof consists in large measure of medical experts. To save time, I think counsel should stipulate the facts and liability and then proceed with their proof of injuries. In many cases even certain known injuries can be stipulated. I also suggest that in negligence cases, even though liability is denied, counsel can stipulate on many facts which would save an infinite amount of time. I know lawyers dislike stipulations, but after all, if a corporation is sued, why not stipulate it is sued in its proper name and style, if it is so sued. If the driver is the admitted servant of the corporation, why not say so; if the car was owned by the corporation, why not admit it; if it was on the business of the corporation and the agent was acting within the scope of his authority, why not admit that; if the accident really took place on such and such a day at a given time, why not say so; if there were six people known to be in the car, why not say so. I submit these suggestions would be both beneficial from a trial and a time saving standpoint. If followed, it would shorten the respective theories and narrow the issues for the jury.

In conclusion, may I add one other thought—we could not do our job without the fine and able lawyers who day after day appear before us and seek justice as they see it. It has been a source of genuine pleasure to watch these men in action. It is only right they should have credit—long since overdue—for the part they have in seeing to it that we judges stay within the "living law" of our land and also take due notice of established precedents.



## Relationship Between Claim Examiner and Claim Attorney

BY GEORGE M. MORRISON

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IN THE course of this article I shall try to outline the functions and duties of claim examiners and attorneys who handle claims and litigation for casualty insurance companies, and the responsibility of each to the other. This is a subject that is not always clearly defined. It is hoped, therefore, that these few comments will prove both interesting and helpful. It is recognized that some companies employ their own staff of lawyers on a salary basis, usually in the larger cities, but this discussion, insofar as it relates to lawyers, will deal principally with lawyers retained by the companies on a fee basis.

It is to the interest of all concerned that the claim examiner and the attorney work together in harmony. To attain this end, mutual understanding is essential. It would be most helpful for the examiner and the attorney to meet personally to reach a better understanding than can sometimes be gained by correspondence. But since many examiners and attorneys meet only through this medium, it behooves each to choose his words carefully in order to avoid misunderstanding.

Letter writing is not easy to everyone. In a sense it is an art, and like an art it is easy to some, while others must acquire it through study and experience. I have read letters that rambled so far afield that it was difficult to understand the message the writer intended to convey. A good principle for both examiner and lawyer to follow is—be brief, precise and concise.

Another point in reference to letter writing that some examiners fail to realize is to be ever mindful of the fact that his principal function is to examine claims, not to practice law. True, the examiner may be a lawyer in his own right, but even then he can do the most good by leading the way, instead of assuming the function of the lawyer. After all, the lawyer has been retained to perform the legal functions for the company, and he should be advising the company, instead of the examiner advising the lawyer. Because of his highly specialized training, it happens many times that the examiner recognizes factors or a particular legal point concerning which the lawyer may have over-

looked. An astute claim examiner will bring such matters to the attention of the lawyer, by way of inquiry as to whether the lawyer thinks the point has merit—not by telling the lawyer that the particular point is a factor to be considered.

### *Selection of Attorneys*

Attorneys are selected for their particular qualifications, and it is to the companies' best interests that they be represented by the best qualified attorney available. For the purpose of this discussion, I shall divide the attorneys into two classes: (1) Those who are solely trial attorneys, and (2) those who act in the dual capacity of adjusters and attorneys. I shall discuss each in that order, outlining their functions and their relationship to the claim examiner. I recognize that my comments may not fit the policy of some of the companies, but I believe they will apply, as a general rule.

When the company has a staff of salaried investigators and adjusters, the trial lawyer is retained for the purpose of handling litigation and related matters. In some places the company uses so-called fee base adjusters, instead of salaried adjusters, and retains a separate trial lawyer for litigation. In either case it is a function of the investigator or the adjuster to investigate the accident so that it may be determined (1) whether the subject matter under investigation falls within the purview of the policy contract and (2) wherein responsibility for the accident lies. It is a function of the claim examiner to see that the file is complete, and that all possible angles have been covered in the investigation. If he is not certain as to legal liability, he may request that the file be reviewed by the trial attorney in order to have the benefit of his comments and recommendations. If the claim is not settled and goes into litigation, the suit is then referred to the trial attorney to enter his appearance, file answer and do whatever else is necessary in connection with the litigation. If at the time the matter is referred to the attorney the investigation is incomplete, the attorney should advise as to whatever additional investigation

he thinks is necessary. If the attorney recommends that the case be settled, it is usually desired that he advise the company what, in his opinion, would be the reasonable settlement value. It is then the function of the examiner to pass upon the reasonableness of the recommended settlement, and to make certain that his file is properly reserved, having in mind the probable total cost.

Some companies leave the matter of negotiating settlement in the hands of their trial attorneys, while others use their salaried or fee adjusters. I submit that usually the best results are obtained when the latter course is followed. Undoubtedly some of my readers will take exception to that statement, and I must admit there are exceptions. However, experience has demonstrated again and again that trial lawyers are not the best settlers. I am firmly convinced that one of the principal reasons for this is that the trial lawyer is thinking in terms of judgment value, instead of settlement value. Often in court, he sees and experiences adverse results and high verdicts. On the other hand, the company adjuster has been trained in the highly specialized field of negotiating settlements, and under the guidance of the examiner who has a broad experience covering many jurisdictions and is in a favorable position to observe trends, he is usually better qualified to negotiate a reasonable compromise. This does not mean that the trial attorney will under no circumstances participate in settlement negotiations, for there may be many occasions when he can be of real help as sort of a liaison between plaintiff's attorney and the adjuster.

It depends upon company policy whether the trial attorney will undertake settlement negotiations of a case that has been investigated by a fee adjuster. Some of the companies hold to the view that it is uneconomical, from an expense point of view, to pay duplicate fees to the fee adjuster and the trial attorney and, therefore, request the trial attorney to render all subsequent services when the claim goes to suit, except those services which the trial attorney desires the fee adjuster to perform.

In some instances the attorney acts in the dual capacity of adjuster and attorney, usually in those communities where the company does not maintain a claim

office. Some law firms maintain a claim department similar to that of a company claim office. Others have junior lawyers who perform investigating and adjustment services. Still other lawyers personally act as adjuster in addition to serving as the trial attorney. These lawyers or law firms act for the company from the inception of a claim, just as a salaried claim representative for the company would act. The attorney acting in this capacity should bear in mind that it is usually to the company's best interests to handle the claim as a claim and dispose of it before litigation whenever it is possible or desirable to do so. From the company viewpoint, his services as a trial attorney are merely as an adjunct to his services as a claim adjuster. The lawyer who treats claim investigating and adjusting as incidental to his legal profession and, as a consequence, permits claims to go into suit without regard to the company's interest, will not last long as attorney or adjuster for the company.

#### *Cooperation*

Cooperation is the keynote to success in all lines of endeavor, and this is demonstrated forcefully in the handling of claims and litigation. The attorney needs the cooperation of the claim examiner as much as the examiner needs the cooperation of the lawyer.

The small, simple claim usually creates no problem; but a different situation exists in a large or a complicated claim. As it is essential for the company to know its financial condition, it is important that prompt attention be given to all matters. If there are developments which might affect the outcome, the attorney should notify the examiner promptly. Particularly is this important if the attorney had given an earlier opinion on which the company had acted. The examiner and the attorney are a team working together towards the same goal—a satisfactory end result.

#### *Public Relations*

In my opinion this article would not be complete without some mention of Public Relations. This is a subject that has been given a vast amount of prominence in recent years and rightly so. Insurance is a business that abounds in Public and Human Relations as it deals primarily with the public whether it be an insured, claimant or witness. Those of

us who are in the claim and legal end of the business can do much to foster good public relations, and at the same time serve the company well. If we follow a policy of just and equitable treatment to all, there can be no sound basis for complaint. It is incumbent upon the lawyer who represents the company to realize

that *he* is the company in the eyes of the public with whom he is dealing.

This is merely a resume of a topic which could be discussed ad infinitum. I have endeavored, however, to present simply a brief discussion of a few points which I believe should be emphasized in the hope that they will prove beneficial.

## Night Depository And Other Current Bank Losses And Suggestions For Protection

BY ERNEST W. FIELDS, *Vice-President*  
*United States Guarantee Company*  
*New York, N. Y.*

THIS article has been prepared with the thought in mind that it may be of assistance to our bank assureds in that it brings to your attention certain current problems which have involved substantial losses to banks and contains some suggestions which may be helpful in preventing similar losses. This article deals with these subjects:

1. Night depositories;
2. Paying and redeeming United States Savings Bonds;
3. Loans involving F. H. A. insurance;
4. Cashing government checks.

It should be borne in mind that the statutes and decisions of various states may be different on certain phases of these problems and that this article does not consider all of these differences, and that in certain respects the effect of the statutes and decisions in certain states should be considered.

### *Night Depositories*

The subject of night depository systems is of considerable current interest to banks, first, because of Saturday closing in many of the states, resulting in a large increase in the use of such vaults, and the fact that in many localities two day deposits are made by customers. A second reason for this current interest is that in the past six months the night depository vaults of three banks have been burglarized and large sums taken.

On the night of September 29, 1946, burglars broke into a bank in Red Bank, New Jersey, and, after breaking into the night depository vault, took therefrom approximately \$33,000 in cash and \$1,500 in checks. On the night of November

9, 1946, burglars broke into a bank in Hazleton, Pennsylvania, and, after breaking into the night depository vault, took therefrom \$27,950 in cash and checks. On the night of February 22, 1947, burglars broke into a large central Florida bank, and using very excellent and involved equipment, broke into the night depository vault and took therefrom approximately \$92,000, consisting of cash in the approximate amount of \$62,000 and checks in the amount of \$30,000. It is feared that these burglaries may have been committed by a professional gang or gangs.

### *The Law*

While there has not been a great deal of litigation on the subject, it is apparently the law that the relationship between a bank and its customer depositing funds in the night depository vault is that of bailor and bailee from the time the funds are inserted in the chute until the deposit is entered in the depositor's book, after which the relationship is that of debtor and creditor. The relationship being that of bailor and bailee, the bailee—the bank—must use that degree of care required of a bailee under the circumstances of the deposit. The courts are in conflict as to whether the relationship is that of bailee for hire or that of gratuitous bailee. If the relationship is that of bailee for hire, then the bank will be liable if it fails to use ordinary care and diligence. If the relationship is that of gratuitous bailee, the bank is liable only if it is guilty of gross negligence. The Superior Court of Pennsylvania in the case of *Bernstein v. Northwestern National Bank in Philadelphia*, reported in 41 *Atlantic Reporter Sec-*

ond 440, held that the relationship was that of bailee for hire and that it was for the jury to decide whether the bank had exercised ordinary diligence and care. On the other hand, the Supreme Court of the State of New York, County of Westchester, decided in June, 1942, in the case of Valley Brook Market, Inc. v. Westchester County National Bank, an unreported decision, that the relationship was that of gratuitous bailee and that the bank was liable "only upon a showing of gross negligence."

#### *Procedure*

##### *A. Contract*

One of the most important matters involving the operation of a night depository system is that of a proper form of contract between the bank and a customer.

Such contract should specifically set forth that the relationship between the bank and the customer with respect to funds deposited in such night depository chute and vault is that of bailor and bailee and that the relationship of debtor and creditor does not arise until the bag is opened by the customer and the amount therein entered in his deposit book or until a proper form of receipt has been issued by the bank.

The agreement may also provide that the record of the bank employees opening such night depository vault shall be conclusive as to what bags were in such vault. For instance, the form of agreement of one large bank provides:

"If said sack is not found in said night depository safe at any time, it shall be conclusively presumed that it was not deposited therein."

The agreement should specifically outline the procedure which is to be followed, namely, that the keys and pouch or bag have been issued, giving their designated number, and that such bag or pouch will be utilized by the customer for the purpose of depositing currency, coin, checks, drafts, and that each bag or pouch shall contain a regular deposit ticket.

The agreement may also provide that coincidentally with the making of any deposit the customer agrees to mail or deliver to the bank a duplicate of the deposit ticket and that the customer or his authorized representative will, on the next banking day after making any such deposit, call for the pouch or bag.

It is also advisable to provide in said

agreement that the customer agrees to retain a list of all checks or drafts deposited at any time, such list to contain the name of the drawer, the payee, the bank upon which drawn and the amount of any check or draft.

Some banks require a resolution of the board of directors of corporate customers in connection with the execution of night depository agreements. Other banks do not require such resolution on the theory that a manager or other employee having authority to use the night depository system has at least implied authority to sign any necessary agreement in connection with its use.

##### *B. Equipment*

As noted above, a bank is a bailee of funds deposited in its night depository chute and vault and therefore owes the customer the duty of due diligence and care, or in states where the relationship may be that of gratuitous bailee it may be grossly negligent. Whether the bank is negligent depends upon the equipment it installs and the safeguards it maintains. Attention is particularly called to the fact that the bank should not put itself in the position of maintaining only a locker unit as a receiving safe for the night depository which is merely a fire-proof, and not burglar-proof, receptacle. It is recommended that banks install the better type chute and vault sold by both Herring-Hall-Marvin Safe Company and York Safe and Lock Company, designated by the former as its Round-Door Burglar-Resistive Chest and by the latter as its class "B" heavy chest. The chute and vault should be installed in at least one foot of concrete whenever possible. It is also advisable, if possible, to have the night depository safe connected with the A.D.T. or other alarm system, and if the safe is located in a dark corner of the bank premises, to maintain a night light over it, and if night guard service is used, to have such guard periodically check the safe.

If your bank has inside stairways or doors opening onto a hallway on upper floors, it may be advisable to have outside doors on all upper floors connected with the alarm system or grill bars constructed on such doors. Likewise, all windows and skylights should be effectively barred or screened to prevent unlawful entry.

##### *Internal Procedure*

The first procedure is to carefully instruct each customer in the proper use



of the night depository system. A great many claims have been made against banks by customers, it being contended that bags were deposited in the chute, but such bags were not found when the vault was opened on the next business day. In many of these cases it has been believed that the customer failed to properly insert the bag in the chute so that it failed to drop into the vault. The bags used should be weighted in order to pull them through the chute.

Customers should be instructed that if they intend to include checks in the night depository vault, they should keep an accurate list of such checks. In this connection it is probable that a number of your customers are large chain stores, the managers of which have been instructed by their home office in the procedure of retaining a list of checks. In one recent case we found that such instructions had been issued some years ago; however, two of the four managers of local stores of the same chain, which four local stores had deposited approximately \$16,000 on the night before the burglary, had failed to retain such lists. It is advisable to urge these customers to retain such lists because many of them otherwise will not have any record so that duplicates cannot thereafter be secured.

We recommend the following procedure:

1. That one teller and one officer be charged with the responsibility of opening the night depository vault on each banking day, such vault to be opened in the presence of both men.
2. That a book be permanently maintained, in which book under an appropriate date there be written by one of such men each bag number taken from the vault on that day by the other employee.
3. That the bags be taken from the vault one by one and the individual who physically removes them from the vault should call the number of the bag to the other man at the time it is removed and that the bags then be placed in a convenient carrier one by one.
4. That if such bags are to be delivered to a third person or persons, the numbers again be checked in the presence of all three individuals, at which time the third person who receives the bags should initial the list of numbers in the book indicating his receipt of all bags so listed and delivered to him.
5. Depositors should be required to call

for their bags on the next business day after they are deposited in the vault and the depositors should not be permitted to use bags for temporary safekeeping of jewelry or funds not to be deposited.

6. It is consistent with sound banking practice to have a rule that no bag is to be opened by the bank employees without the depositor or his representative being present.

7. The depositor should be required to place a duplicate deposit ticket in the deposit bag. The depositor should be required to mail on the day of deposit another duplicate deposit ticket and a third deposit ticket should be retained by the depositor.

#### *Paying And Redeeming United States Savings Bonds*

If you have been authorized to pay and redeem United States Savings Bonds, you filed a formal application on Treasury Department Form PD 1958 in which you agreed to be bound by and comply with the provisions of Treasury Department Circular No. 750, after which you received Treasury Department Form PD 1959 approving your application pursuant to such Department circular.

The regulations governing payment by banks in connection with redemption of United States Savings Bonds provides that upon the receipt by the United States Treasury Department of the report of an erroneous payment, which may be caused by paying a forged or stolen bond, and if after investigation it is determined that a loss to the United States has occurred, the paying agent will be advised and given an opportunity to present the full facts relating to the payment for consideration of the Secretary of the Treasury, and that if the Secretary shall determine that the loss resulted "from no fault or negligence on the part of the paying agent," notice of such fact would be given to the paying agent and it would be relieved from liability to the United States. If, however, the Secretary of the Treasury finds fault or negligence on the part of the paying agent, notice of that fact is to be given the paying agent "who will be instructed to make prompt restitution."

Many banks have paid and redeemed Savings Bonds which have been stolen or on which the request for redemption has been forged. Many claims are being made on paying banks by the Treasury Depart-

ment, it being contended that the Treasury Department is unable to find that there was no fault or negligence on the part of the bank and that it therefore is liable.

In many cases banks are unable to determine, after the lapse of considerable time between the original redemption and the time when claim is made upon them by the Treasury Department, what identification was presented and relied upon. We understand it to be the position of the Treasury Department that the burden is upon the bank to establish that it was free from negligence, and that if it is unable to furnish evidence of having relied upon identification which is acceptable to the Treasury Department, it will be held liable.

In this connection the regulations do not prescribe what identification shall be required; however, it has been held that relying upon a Social Security Card is of itself negligence, and we therefore recommend that in no case should any reliance be placed upon Social Security Cards, birth certificates and correspondence as means of identification. It is suggested that, unless the person presenting a Savings Bond to be paid or redeemed is personally known to your bank or introduced or identified by a customer, great care should be exercised and you should require identification such as Army Discharge Certificate, automobile driver's license in those states where they may not be obtainable merely by the payment of a fee, War Plant identification badges containing pictures, names, etc., Coast Guard passes.

We especially recommend that your employees in charge of paying and redeeming Savings Bonds should write on the back of the original bond notations in-

dicating what identification was presented, so that in the event of a claim against you at a later time, your tellers will be able to outline in affidavit form the facts of identification. It is also permissible and good procedure to recordak bonds which you pay and redeem.

#### *Loans Involving F. H. A. Insurance*

Some rather substantial losses have been sustained by banks involving modernization loans under F. H. A. insurance. It is advisable to bear in mind that such insurance does not protect a bank making such loans if forgery is involved. One institution has recently discovered a loss in excess of \$250,000 involving these loans and several large New York City banks have recently discovered that approximately sixteen loans made by them involve forgery on the notes and checks. Whenever possible an inspection of the property should be made and the owner of such property personally interviewed to determine that he is the borrower and is making such loan.

#### *Cashing Government Checks*

While the volume of government checks has considerably lessened, there are still a very large number of government checks being forged, having previously been stolen from the mails or otherwise. The Secret Service has done an excellent job in rounding up the gangs and individuals stealing these checks, but notwithstanding the decrease in the volume of the checks and the number of claims, it is advisable to remind tellers that government checks are like other checks and are not currency and that the same degree of care should be exercised in cashing government checks as in the case of other checks.

## Valuation on the Odds of A Lawsuit

BY SPURGEON L. SMITHSON

*Kansas City, Missouri*

**O**VER two thousand years ago the advocate Cicero said, "Probabilities direct the conduct of the wise man." In no phase of life is this principle more apposite than in the valuation of lawsuits for settlement purposes. A lawsuit involves probabilities and not certainties both as to the facts and the law. These probabilities

should be the lawyer's guide to settlement values.

Events may be classified in two groups, one type is certain and the other, though uncertain in individual instances, is predictable in large numbers. Water is certain to run downhill and its course is foretelling in each instance. On the other

hand, whether the reader will have an automobile collision within the year is uncertain but an actuary can compute the probabilities. The naive may suppose that justice is certain in every case. The reality is that the result of a lawsuit is uncertain and estimable only in probabilities. The fallibilities and frailties of witnesses, parties, counsel, jurymen, judges and the law make exact forecast impossible.

Every trial judge and lawyer has known of companion cases, or retrials of the same case, where different juries hearing the same evidence have rendered opposite or widely varying verdicts. The writer unhappily remembers a verdict by one jury against a wife in her suit for personal injuries and later a verdict by another jury in favor of the husband for the wife's loss of services arising from the same accident.

There are uncertainties not only respecting determination of the facts but in regard to what law shall be applied and how it shall be applied as well. Every experienced lawyer knows the peculiar bents and attitudes of mind of particular judges that incline them one way or the other on close points of law. Remembering the large number of reversals of trial courts by appellate courts, the many intermediate appellate court decisions quashed or set aside by courts of last resort, and the many changes, limitations and outright repudiations by courts of last resort of their own decisions, we cannot doubt that there is much uncertainty in the law.

The practical end of litigation is determined not by the law in the books but by the law in action, that is, the law actually applied to the particular case. Before the decision on our case, we may know of statutes or relevant decisions, but such statutes or decisions do not constitute law in action but rather probable sources that may be applied by the court. The law in the books is merely source material which may not yield certainty but can assist the lawyer in estimating the probabilities as to what sources or legal principles will be used or applied by the court in the case at hand.

There are, moreover, the uncertainties involved in the growth of the law. As Cardozo has so ably said, "Existing rules and principles can give us our present location, our bearings, our latitude and longitude. The inn that shelters for the night

is not the journey's end. The law, like the traveler, must be ready for the morrow. It must have the principle of growth."<sup>1</sup> Cardozo also aptly said that in testing principles and precedents the law "must be satisfied to test the validity of its conclusions by the logic of probabilities rather than the logic or certainty."<sup>2</sup> There is thus not only uncertainty in the application of legal principles and uncertainty inherent in the change and growth of the law but the principles themselves are likely best tested in the light of realistic probabilities rather than illusory certainties. As there are so many elements which cannot be accurately foretold affecting the outcome of a lawsuit, it follows that estimation of probabilities is the best and most scientific method of arriving at the valuation of a lawsuit.

Lawyers many times describe a given case as a "clear case," a "fair case" or a "weak case," thus imparting an opinion of the probabilities of the case. The gambler's language of the odds is much more expressive of the probabilities. Stating a plaintiff's chance for victory as 9 out of 10, 1 out of 2 or 1 out of 10 conveys a much clearer and more accurate impression than the general language, a clear, a fair or a weak case.<sup>3</sup>

Sound strategy lies in recognizing the true odds and being guided by them to sound evaluation. A lawyer should try to settle his case on the odds and should give battle when the opponent's settlement offers are such that the opponent will be fighting against the odds in the litigation. When settlements can be made on the odds, a much better result is effected for the clients than to carry through the litigation because not only has the litigation expense been saved by the settlement but loss of time as well and the same result has been accomplished by the settlement as would follow on the average from complete litigation.

For example, let us suppose that a defense attorney is confronted with three cases in each of which a recovery in the

<sup>1</sup>Cardozo, *The Growth of the Law*, p. 19, Yale University Press.

<sup>2</sup>Cardozo, *The Growth of the Law*, p. 33, Yale University Press.

<sup>3</sup>Two very readable books on the laws of probabilities and the computation of odds are "Your Chance to Win" by Horace C. Levinson, published by Farrar & Rinehart in 1939 and "How to Figure the Odds" by Oswald Jacoby, published by Doubleday & Company in 1947.

amount of \$3,000.00 would be reasonably expected if plaintiff won and that the plaintiff's odds to win were 1 in 3 on each case. If the odds have been competently estimated, then according to the law of probabilities, the usual result would be for defendant to win two of the cases and lose one. If the cases can be settled for \$1,000.00 each or a total of \$3,000.00 for all three cases, then the settlement effects the same end result as would litigation, except that the litigation expense and time have been saved for everyone, including the court, jurors and witnesses.

In arriving at settlement value on the odds, it is helpful, first, to arrive at a figure which would represent a mean or probable value of the case if liability be assumed. Then, the odds can be estimated respecting liability. It is to be borne in mind that there may be independent risks, each of which must be considered in arriving at odds valuation. For example, in a jury case the plaintiff must satisfy, first, the court on the law and second, the jury on the facts. There are thus these two entirely independent determinations in respect of each of which the plaintiff has distinct and perhaps different risks or odds.

If the value of a case, liability assumed, is \$5,000.00 and if the plaintiff has a 50-50 or  $\frac{1}{2}$  chance to survive the law points on liability, then the odds on the law questions indicate the value to be  $\frac{1}{2}$  of \$5,000.00 or \$2,500.00. If the plaintiff has yet a 50-50 risk on the jury, the combination of these two independent risks make the plaintiff's case worth one-fourth of \$5,000.00 or \$1,250.00. If, in the above case, the plaintiff's chances with the court were 1 in 3 and with the jury 1 in 3, then the net effect of these two independent risks would be that the plaintiff would have 1 in 9 chances and the case would have an odds value of  $\frac{1}{9}$  of \$5,000.00 or \$555.55. This is true because as the mathematicians tell us, where the odds on two or more independent risks must be combined, the two or more fractions should be multiplied to arrive at combined odds; thus  $\frac{1}{3}$  times  $\frac{1}{3}$  equals  $\frac{1}{9}$ , representing the combined odds on the plaintiff's case.

\*Levinson, *Your Chance to Win*, p. 63. "The probability that two independent events will both take place can be found by multiplying together the separate probabilities of the events. Independent events are events that have no influence on each other. We have just given illustrations of such events and of the use of the above rule in

Gamblers ordinarily say 3 to 1, 2 to 1 or the like in stating odds. Instead of using the gamblers' language, for example, 2 to 1 to describe the odds it is more convenient for lawsuit evaluation to describe the odds in fraction form, thus 2 to 1 may be stated as  $\frac{2}{3}$  in 3.  $\frac{2}{3}$  in 3 is readily converted into a fraction of  $\frac{2}{3}$  where 2 to 1 sounds like  $\frac{1}{2}$  but really is 2 in 3. By stating the odds in fraction form, the fraction can readily be applied to the mean or probable value of the case, liability assumed, to reach an odds valuation."

As litigation is expensive, both to the plaintiff and defendant, the cost of litigation should, for the most part, be ignored in reaching conclusions as to settlement values. The side that is wrong on the odds can less afford the litigation expense than can the other side. If litigation expense were considered the primary criterion, from the plaintiff standpoint, decision would be reached to abandon every small claim because the claim was not worth the expense of litigation. Similarly, from the defendant standpoint, decision would be reached to pay every small claim because it was not worth the cost of litigation to defeat it. The sound approach as a general rule is to decide settlement value on the odds as to the merits and without regard to litigation expense.

While experienced lawyers wisely and soundly reach valuations without explicit consideration of the odds, it is easy to overlook factors if the odds are not considered and it is helpful to check one's lump judgments against specific consideration of and computation upon the odds.

connection with repeated tosses of a coin. The same is true of repeated throws of a die. The chance of throwing 2 sixes in two throws of a die is  $\frac{1}{6}$  times  $\frac{1}{6}$ , or  $\frac{1}{36}$ ."

\*Levinson, *Your Chance to Win*, p. 81. "The rule for finding your expectation is always the same as in this simple example: Multiply the probability that the event will be favorable by the amount of money that you will take in if it is. We can now express what we mean by fair betting odds as follows: Multiply the probability of your winning the bet by the total amount of the stakes. If the result is equal to the stake that you put up, the odds are fair to both parties; if the result is less than this amount, the odds are unfair to you; if more, unfair to your opponent. In the example given above, in which A gives B odds of 5 to 2, A's expectation is found by multiplying his chance to win, which is  $\frac{5}{7}$ , by the total amount of the stakes, which is \$7, so that it is \$5. As this is the amount that A contributed to the stakes, the bet is fair. If A has 1 chance in 5 of winning \$100, his expectation is \$20."



To say that a particular case is a non-liability case when there is a jury case on liability is many times to overlook that the defendant merely has favorable odds. Even granted thorough training and experience it should be easier and more accurate to consider and express the probabilities in odds rather than by general language such as a weak case, a fair case or a cinch case.<sup>4</sup>

Sometimes a client, through an excess of zeal, feels he must fight a moral battle and without regard to the probabilities. Quite often he wants this moral battle to belong to the lawyer and not himself as he does not wish to pay reasonable compensation for the time and work of the lawyer. Making it clear to the client that it is his moral battle and that minimum fair compensation must be paid the lawyer will frequently change the client's mind about the tremendous importance of vindication of such "moral" principle.

Where there is a true moral principle involved, anyone who fights to vindicate it, of course renders a public service. If a claim or a defense is really framed or crooked, anyone fighting it renders a contribution in the public weal. Moreover there are at times policy considerations which may be worthy of vindication such as, for example, a situation where the settlement of a long odds or weak case might breed an epidemic of unjust claims. Such situations represent exceptions to the rule of settlement disposition on the odds or probabilities which is applicable to the great generality of cases involving as they do divided equities and arguable merits.

Valuing our cases and considering our

responsibilities in the light of the probabilities becomes a philosophy tending to good work and peace of mind. Nearly all of us have heard some lawyer tell of his cinch case and say in substance, "If I don't win this case, I'll quit the practice of law." Later we may learn he lost the case, and while he doesn't actually quit the practice he doubtless find his world of certainty considerably off-axis and he may go through much mental suffering from the experience. If instead of illusions of certainty he had had a philosophy grounded on the reality of probabilities he could the better meet the misfortune. On probabilities we know that occasionally a coin can be tossed and heads come up ten times straight and so it is with a one out of ten lawsuit, the odd chance will occasionally gain the victory.

With our thinking adjusted to the probabilities, we know that on a number of matters we will, if we do good work, accomplish satisfactory results. When we confine our attention to the thing we really control, namely our work, and do not waste our time and energy on fear of results, we reach our highest both in efficiency and satisfaction.

The service of the lawyer to society in litigation is to resolve controversy according to the levels and standards of the time. If to do this he must carry a case through to final determination in an appellate court the delays and expenses will likely sacrifice the substance of the controversy. The end result of the litigation often will not be ideal justice but the resultant of the breaks and the blending of uncertain elements. A compromise based on the odds many times yields a more equitable result than a particular final adjudication. It follows therefore that the lawyer who early in the history of the case faces facts as they are and not as he wishfully wants them, who realistically estimates the odds and purposefully seeks and effects settlements on the odds is truly serving the best interests of his client and society.

<sup>4</sup>Levinson, *Your Chance to Win*, p. 316, "In complicated matters, we seldom have at our disposal all the pertinent facts; hence our predictions based on estimates of chances cannot be accurate. Our predictions based on vague, non-numerical judgments are very much less accurate."

At p. 324, he speaks of mathematical language as "... a unique shorthand, built for clarity, and able to condense into a single line an expression which, if written out in full, would stretch from the earth to the moon."

### Annual Convention

Fairmont Hotel and Mark Hopkins Hotel  
San Francisco, California  
September 1st, 2nd and 3rd, 1948

## Alphabetical Membership List

(\*Members in Armed Forces of the United States)

### A

- ABERNATHY, GEORGE C.**—Shawnee, Okla.  
Abernathy & Abernathy  
Masonic Building  
P. O. Box 2054
- ABERNATHY, KENNETH**—Shawnee, Okla.  
Abernathy & Abernathy  
Masonic Building  
P. O. Box 2054
- ACHEY, WEBSTER S.**—Doylestown, Pa.  
104 No. Main Street
- ADAMS, HAROLD J.**—Buffalo 2, N. Y.  
Adams, Smith, Brown & Startrett  
705 Walbridge Building
- ADAMS, H. W.**—Beloit, Wis.  
Adams & Adams  
203 Public Service Building
- ADAMS, ROBERT A.**—Indianapolis 4, Ind.  
Dowden, Denny & Adams  
1311-1316 Fletcher Trust Building
- ADAMS, ROBERT F.**—Mobile 6, Ala.  
McCorvey, Turner, Rogers, Johnstone & Adams  
P. O. Box 1070
- ADAMS, ST. CLAIR, JR.**—New Orleans 12, La.  
St. Clair Adams & Son  
1213 American Bank Building
- AGAR, THOMAS J. K.**—Toronto, Canada  
General Counsel  
Sun Insurance Office & Affiliated Companies  
357 Bay Street
- AHLERS, PAUL F.**—Des Moines 9, Iowa  
Stipp, Petty, Bannister, Carpenter & Ahlers  
1020 Bankers Trust Building
- AHLVIN, ROBERT E.**—Kansas City, Mo.  
Bruce Dodson and Co.  
28th & Wyandotte Street
- AIKEN, ARTHUR L.**—Fort Wayne 2, Ind.  
J. H. & A. L. Aiken  
221-26 Citizens Trust Building
- AIKINS, G. H., K. C.**—Winnipeg, Canada  
Aikins, Loftus, MacAulay & Company  
General Counsel, Great West Life Assur. Co.  
Somerset Building
- AITKEN, PHILIP M.**—Lincoln, Neb.  
Woods, Aitken & Aitken  
General Counsel, Woodmen Central Life Ins. Co.  
Woodmen Accident Building
- ALBERT, MILTON A.**—Baltimore 3, Md.  
New Amsterdam Casualty Co.  
227 St. Paul Street
- ALBRITTON, WILLIAM LOUIS**—Baton Rouge, La.  
Albritton, Ware and Litton  
610 Roumain Building
- ALEXANDER, E. DEAN**—Detroit 26, Mich.  
Alexander, Cholette, Buchanan, Perkins & Conklin  
2217 National Bank Building
- ALLABEN, F. ROLAND**—Grand Rapids 2, Mich.  
Allaben & Wiarda  
408 Federal Square Building
- ALLERAUGH, CARL F.**—Steubenville, Ohio  
Kinsey and Allebaugh  
Sinclair Building  
Box 249
- ALTICK, HUGH H.**—Dayton 2, Ohio  
Matthews & Altick  
Gas & Electric Building  
25 North Main Street
- ANDERSON, DORMAN C.**—Chicago 4, Ill.  
Continental Casualty Company  
310 South Michigan Avenue
- ANDERSON, E. B.**—Owensboro, Ky.  
First Owensboro Bank Building
- ANDERSON, HENRY LONDON**—Fayetteville, N. C.  
First Citizens' Bank Building
- ANDERSON, JAMES ALONZO**—Shelby, Ohio  
General Counsel  
Shelby Mutual Casualty Company  
23 West Main Street
- ANDERSON, JOHN H., JR.**—Raleigh, N. C.  
Smith, Leach & Anderson  
Security Bank Building
- ANDERSON, JOHN R.**—Tupelo, Miss.  
Blair & Anderson  
203 Court Street
- ANDERSON, NEWTON E.**—Los Angeles 13, Calif.  
548 South Spring Street
- ANDERSON, R. LANIER, JR.**—Macon, Ga.  
Anderson, Anderson & Walker  
421-424 First National Bank Building
- ANDERSON, RICHARD A.**—Lake Charles, La.  
McCoy, King, Anderson, Hall & Swift  
515 Weber Building
- ANDERSON, ROBERT H.**—Miami 6, Fla.  
Loftin, Anderson, Scott, McCarthy & Preston  
Box 1069
- ANDERSON, ROSCOE**—St. Louis 1, Mo.  
Anderson, Gilbert, Wolford, Allen & Bierman  
705 Olive Street  
Room 701
- ANDERSON, RUDOLPH E.**—Superior, Wis.  
Hughes & Anderson  
318 Telegram Building

- ANDERSON, WILSON—Charleston, W. Va.  
Steptoe & Johnson  
608 Kanawha Valley Building
- ANDREWS, JOHN D.—Hamilton, Ohio  
Andrews & Weiss  
Rentschler Building
- APPERSON, JOHN W.—Memphis 3, Tenn.  
Metcalf, Apperson & Crump  
1830 Exchange Building
- ARMBRECHT, WILLIAM H., JR.—Mobile 6, Ala.  
Armbrecht, Inge, Twitty & Jackson  
Suite 403, Merchants National Bank Building
- ARMSTRONG, W. P.—Memphis 3, Tenn.  
Armstrong, McCadden, Allen, Braden & Goodman  
800 Commerce Title Building
- ARMSTRONG, WALTER P., JR.—Memphis 3, Tenn.  
Armstrong, McCadden, Allen, Braden & Goodman  
800 Commerce Title Building
- ARNOLD, D. H. HILL—Elkins, W. Va.  
Box 266
- ARNOLD, W. N., JR.—Houston 2, Texas  
Fulbright, Crooker, Freeman & Bates  
State National Bank Building
- ARNOTE, WALTER J.—McAlester, Okla.  
Arnote & Arnote  
303 Arnote Building
- ARNOW, WINSTON E.—Gainesville, Fla.  
Clayton & Arnow
- ARRINGTON, W. RUSSELL—Chicago 3, Ill.  
Arrington, Fiedler & Healy  
135 South LaSalle Street
- ARTH, CHARLES W.—Washington, D. C.  
1426 G Street  
Albee Building
- ASHBY, CLARENCE G.—Jacksonville, Fla.  
Adair, Kent, Ashby & McNatt  
1503 Barnett Bank Building
- ASKEW, ERLE B.—St. Petersburg 1, Fla.  
First Federal Building  
Box 1317
- ATKINS, C. CLYDE—Miami 32, Fla.  
Walton, Hubbard, Schroeder, Lantaff & Atkins  
913 Alfred I. Du Pont Building
- ATMORE, GEORGE W.—Duluth 2, Minn.  
Gillette, Nye, Harries, Montague, Sullivan & Atmore  
1200 Alworth Building
- B
- BAIER, MILTON L.—Buffalo, N. Y.  
Legal Dept. Merchants Mutual Cas. Co.  
Baier & Chamberlain  
268 Main Street
- BAILEY, WILLIAM S.—Harrisburg, Pa.  
Storey & Bailey  
Calder Building  
16 North Market Square
- BAIRD, R. F.—Fort Wayne, Ind.  
Vice-President & General Counsel  
The Lincoln National Life Ins. Co.
- BAKER, G. CLAY—Topeka, Kan.  
501 Columbian Building
- BAKER, HAROLD G.—E. St. Louis, Ill.  
Baker, Lesemann, Kagy & Wagner  
511-521 Murphy Building
- BAKER, SAM RICE—Montgomery 1, Ala.  
Steiner, Crum & Weil  
Box 668
- BALL, CHARLES A.—Montgomery 4, Ala.  
Ball & Ball  
First National Bank Building
- BALL, FRED S., JR.—Montgomery 4, Ala.  
Ball & Ball  
719 First National Bank Building
- BALL, JOSEPH A.—Long Beach 2, Cal.  
Security Building
- BAMBERGER, FREDERICK P.—Evansville, Ind.  
Ortmeyer, Bamberger, Ortmeyer & Foreman  
806 Hulman Building
- BANGS, PHILIP R.—Grand Forks, N. D.  
Bangs, Hamilton & Bangs  
215½ S. Third Street
- BANNISTER, L. WARD—Denver 2, Colo.  
Bannister, Bannister & Weller  
801-807 Equitable Building
- BARBER, A. L.—Little Rock, Ark.  
Barber, Henry & Thurman  
1408-12 Donaghey Building
- BARFIELD, CHARLES V.—San Francisco 4, Cal.  
111 Sutter Street
- BARNARD, HERBERT E.—St. Louis 1, Mo.  
Walther, Hecker, O'Herin & Walther  
1316 Mississippi Valley Trust Bldg.  
506 Olive Street
- BARNES, GEORGE Z.—Peoria 2, Ill.  
Alliance Life Insurance Company  
First National Bank Building
- BARNES, J. MACK—Waycross, Ga.  
Parker & Barnes  
518-522 Bunn Building
- BARRETT, JOE C.—Jonesboro, Ark.  
Barrett & Wheatley  
Box 816
- BARRY, EDWARD, JR.—Bloomington, Ill.  
404 Unity Building
- BARTH, PHILIP C.—Buffalo 2, N. Y.  
525-526 M & T Building
- BARTLETT, CLARENCE—Owensboro, Ky.  
Woodward, Dawson & Bartlett  
221½ St. Ann Street
- BARTLETT, THOMAS N.—Baltimore 3, Md.  
Maryland Casualty Co.

- BAKTON, JOHN L.**—Omaha 2, Neb.  
Brown, Crossman, West, Barton & Quinlan  
1010 First National Bank Building
- BAKTON, ROBERT M.**—St. Petersburg 5, Fla.  
Barton & Barton  
305 Empire Building
- BASS, LESLIE**—Knoxville, Tenn.  
4th Floor, Burwell Building
- BATEMAN, HAROLD A.**—Dallas 1, Texas  
Chrestman, Brundidge, Fountain, Elliott &  
Bateman  
2010 Republic Bank Building
- BAUDER, REGINALD I.**—Los Angeles 13, Cal.  
Bauder, Veatch & W. I. Gilbert  
939 Rowan Building
- BAYLOR, F. B.**—Lincoln 8, Neb.  
Baylor, Bloss & Even  
1204 Sharp Building
- BEACH, CHARLES GORDON**—LeRoy, Ohio  
Assistant to General Counsel  
Ohio Farmers Insurance Company
- BEACH, JOSEPH B.**—Stevens Point, Wis.  
200 Strongs Avenue
- BEARD, LESLIE P.**—New Orleans 12, La.  
Beard & Blue  
1912 American Bank Building
- BECK N. L.**—Chicago 4, Ill.  
Continental Casualty Company  
310 South Michigan Avenue
- BECKWITH, OLIVER R.**—Hartford, Conn.  
Counsel, The Aetna Casualty & Surety Co.  
151 Farmington Avenue
- BEEBE, EUGENE H.**—Honolulu, Hawaii  
Smith, Wild, Beebe & Cades  
Bishop Trust Building
- BEECHWOOD, GEORGE EUGENE**—Philadelphia 2, Pa.  
Conlen, LaBrum & Beechwood  
1507 Packard Building
- BEERS, GLENN B.**—Waterloo, Iowa  
Reed & Beers  
537 Black Building
- BEGGS, E. DIXIE**—Pensacola, Fla.  
Yonge, Beggs & Lane
- BeGOLE, AMI M.**—Detroit 26, Mich.  
Cary & BeGole  
1822-23 Ford Building
- BEHA, JAMES J.**—New York 5, N. Y.  
70 Pine Street
- BELCHER, FRANK B.**—Los Angeles 13, Cal.  
Jennings & Belcher  
808 Security Building
- BELL, CHARLES R.**—Bowling Green, Ky.  
Bell, Stagner & Orr  
Davenport Building
- BELL, MAJOR T.**—Beaumont, Tex.  
Orgain, Bell & Tucker  
Gilbert Building
- BELLEMERE, FRED**—Kansas City, Mo.  
Bellemere & Bellemere  
Commerce Building
- BENNETHUM, WILLIAM H.**—Wilmington, Del.  
Marvel & Morford  
212 Delaware Trust Bldg.
- BENNETT, HUGH M.**—Columbus 15, Ohio  
1235 Huntington Bank Building  
17 South High Street
- BENOY, WILBUR E.**—Columbus 15, Ohio  
Benoy & Sebastian  
General Counsel Motorists Mutual Ins. Co.  
2910 A.I.U. Citadel
- BENSON, PALMER**—St. Paul 2, Minn.  
St. Paul Mercury Indemnity Company  
111 West Fifth Street
- BERMAN, H.**—Denver 2, Colo.  
Berman, Lilly & Friedrichs  
720 University Building
- BERMAN, JACOB H.**—Portland 6, Me.  
Berman, Berman & Wernick  
85 Exchange Street  
Box 13, Pearl Street Sta.
- BERNARD, SILAS G.**—Asheville, N. C.  
Bernard & Parker  
Provident Mutual Life Ins. Co. of Philadelphia  
Wachovia Bank Building
- BERRY, JOSEPH F.**—Hartford 3, Conn.  
Day, Berry & Howard  
750 Main Street
- BEST, R. E.**—Greensburg, Pa.  
Smith, Best & Horn  
Bank & Trust Building
- BETTS, FORREST ARTHUR**—Los Angeles 13, Cal.  
Suite 708 Security Building
- BEVERLEY, WILLIAM WELBY**—Richmond 19, Va.  
Peyton, Beverley, Scott & Randolph  
1203-07 Travelers Building
- BICKFORD, ARTHUR F.**—Boston 9, Mass.  
Hurlburt, Jones, Hall & Bickford  
530 Exchange Building
- BIE, WALTER T.**—Green Bay, Wis.  
North, Bie, Welsh, Trowbridge & Wilmer  
Suite 509, Bellin Building
- BIENVENU, P. A.**—New Orleans 12, La.  
St. Clair Adams & Son  
American Bank Building
- BIRKHEAD, CLAUDE V.**—San Antonio 5, Texas  
Birkhead, Beckmann, Stanard & Vance  
1512-1535 Majestic Building
- BISSELLE, MORGAN F.**—Utica, N. Y.  
Tucker & Bisselle  
First National Bank Building
- BLACK, BARRON F.**—Norfolk 10, Va.  
Vandeventer & Black  
Citizens Bank Building



- BLACKWELL, T. J.—Miami 32, Fla.  
Blackwell, Walker & Gray  
First Federal Building
- BLAIR, JAMES T.—Jefferson City, Mo.  
Bacon Building
- BLAKEY, JAMES C.—Birmingham 3, Ala.  
Martin, Turner & McWhorter  
Alabama Power Building, 600 N. 18th St.
- BLALOCK, JAMES T.—Los Angeles 14, Cal.  
Assistant General Counsel  
Pacific Indemnity Company  
621 S. Hope Street
- BLANCHET, GEORGE ARTHUR—New York City 7  
Bingham, Englar, Jones & Houston  
99 John Street
- BLISS, CHARLES E.—Taylorville, Ill.  
Hershey & Bliss  
Rambach Building
- BLOCK, WILTON A.—Rochester 4, N. Y.  
Block & Smith  
412 Union Trust Building
- BLOOM, HERBERT L.—Chicago 40, Ill.  
Lumbermens Mutual Casualty Co.  
Mutual Insurance Bldg., 4750 Sheridan Rd.
- \*BLOUNT, G. DEXTER—Denver 3, Colo.  
165 High Street
- BLUE, GEORGE R.—New Orleans 12, La.  
Beard & Blue  
1912 American Bank Building
- BODDINGTON, EDWARD M.—Kansas City 10, Kan.  
Robertson, Boddington & Emerson  
Suite 1109-1116 Huron Building
- BODY, RALPH C.—Reading, Pa.  
Body, Muth & Rhoda  
541 Court Street
- BOEHL, HERBERT F.—Louisville, Ky.  
Davis, Boehl, Viser & Marcus  
Kentucky Home Life Building
- BOLTE, G. ARTHUR—Atlantic City, N. J.  
Bolte & Repetto  
1516 Atlantic Avenue
- BOMBERGER, CHARLES G.—Hammond, Ind.  
Bomberger, Morthland & Royce  
5248 Hohman Avenue
- BOND, GEORGE H., SR.—SYRACUSE 2, N. Y.  
Bond, Schoeneck & King  
1400 State Tower Building
- BOND, GEORGE H. JR.—SYRACUSE 2, N. Y.  
Bond, Schoeneck & King  
1400 State Tower Building
- BOND, RAY—Joplin, Missouri  
Joplin National Bank Building
- BOONE, W. T.—Missoula, Montana  
Toole & Boone  
607 Montana Building
- BORGELT, E. H.—Milwaukee 2, Wis.  
Quarles, Spence & Quarles  
828 North Broadway
- BOSS, HENRY M.—Providence 3, R. I.  
702 Turks Head Building
- BOULDIN, WALTER—Birmingham 3, Ala.  
Martin, Turner & McWhorter  
600 N. 18th Street
- BOUTIN, J. PIERRE—Quebec City, Canada  
Beaudoin & Boutin  
80 St. Peter Street
- BOWLES, AUBREY R., JR.—Richmond 19, Va.  
Bowles, Anderson & Boyd  
901 Mutual Building
- BOWMAN, BYRNE A.—Oklahoma City, Okla.  
418 Commerce Exchange Building
- BOXELL, EARL E.—Toledo 4, Ohio  
Zachman, Boxell, Schroeder & Torbet  
901-906 Toledo Trust Building
- BOYD, EMERSON—Indianapolis, Ind.  
Slaymaker, Merrell, Locke & Reynolds  
750-760 Consolidated Building
- BRADEN, EMMETT W.—Memphis 3, Tenn.  
Armstrong, McCadden, Allen, Braden & Goodman  
800 Commerce Title Building
- BRADFORD, ALFRED S.—Appleton, Wis.  
Bradford & Derber  
123 S. Appleton Street
- BRAIS, F. PHILIPPE, K.C.—Montreal, Que., Canada  
Brais, Campbell & De Grandpre  
360 St. James Street, West
- BRANDON, J. CAMPBELL—Butler, Pa.  
Brandon & Brandon  
704 Butler Savings & Trust Building
- BRAUN, JOSEPH H.—Chicago 1, Ill.  
General Counsel, Inter-Insurance  
Exchange of the Chicago Motor Club  
Braun, Brodie & Johnson  
66 East South Water Street
- BREEN, JOHN M.—Chicago 40, Ill.  
Lumbermens Mutual Casualty Co.  
Mutual Insurance Building  
4750 Sheridan Road
- BREESE, GARFIELD E.—Mason City, Iowa  
Breese & Cornwell  
First National Bank Building
- BRENNER, HUGH L.—Minneapolis 2, Minn.  
Brenner & Bouchard  
1248 Northwestern Bank Building
- BRETHORST, STEPHEN W.—Seattle 4, Wash.  
Brethorst, Holman, Fowler & Dewar  
17th Floor, Hoge Building
- BREWER, EDWARD C.—Clarksdale, Miss.  
Brewer & Sisson  
Box 306

- BREWSTER, GEORGE M.—Topeka, Kansas  
Wheeler, Brewster, Hunt & Goodell  
401 Columbian Building
- BRODIE, JOSEPH P.—Chicago 2, Ill.  
1 North LaSalle Street
- BRONSON, E. D.—San Francisco 4, Cal.  
Bronson, Bronson & McKinnon  
Mills Tower, 220 Bush Street
- BROOKER, JAMES K.—Bay City, Mich.  
Smith & Brooker  
212-214 Phoenix Building
- BROOKS, JOHN B.—Erie, Pa.  
Brooks, Curtze & Silin  
Suite 610, Marine Bank Building
- BROOKS, L. W.—Baton Rouge 2, La.  
Taylor, Porter, Brooks & Fuller  
Louisiana National Bank Building  
P. O. Box 2070
- BROOKS, WRIGHT W.—Minneapolis 2, Minn.  
Faegre & Benson  
1260 Northwestern Bank Building
- BROWN, C. L.—Miami 32, Fla.  
Brown & Dean  
1101-1104 Pan-American Bank Building
- BROWN, CLYDE R.—Monroe, La.  
Shotwell & Brown  
Ouachita National Bank Building
- BROWN, EDMUND S.—Buffalo 2, N. Y.  
Adams, Smith, Brown & Starrett  
705 Walbridge Building
- BROWN, FRANKLIN R.—Buffalo 2, N. Y.  
Rann, Brown, Sturtevant & Kelly  
440 M. & T. Building
- BROWN, GARFIELD W.—Chicago 11, Ill.  
Brown, Carlson & Kiefer  
919 N. Michigan Avenue
- BROWN, HOWARD D.—Detroit 26, Mich.  
Detroit Auto Inter-Insurance Exchange  
400 United Artists Building
- BROWN, JAY H.—Austin 21, Texas  
Hart & Brown  
Brown Building
- BROWN, JUNIUS C.—Reidsville, N. C.  
and Madison, N. C.  
Box 995
- BROWN, MART—Oklahoma City 2, Okla.  
Monnett, Hayes & Brown  
First National Building
- BROWN, OSCAR J.—Syracuse 2, N. Y.  
Brown, Mangin & O'Connor  
1603-1604 State Tower Building
- BROWN, ROBERT A., JR.—St. Joseph 2, Mo.  
Brown, Douglas & Brown  
Tootle-Lacy Bank Building
- BROWN, VOLNEY M.—El Paso, Texas  
Kemp, Smith, Brown, Goggin & White  
State National Bank Building  
105 South Oregon Street
- BROWN, WILLIAM RUSSELL—Houston 2, Texas  
Baker, Botts, Andrews & Wharton  
1600 Niels Esperson Building
- BROWNE, PERCY N.—Shreveport 94, La.  
Browne, Browne & Bodenheimer  
Box 1533
- BRUNDIDGE, OSCAR D.—Dallas 1, Texas  
Chrestman, Brundidge, Fountain, Elliott  
& Bateman  
Republic Bank Building
- BRYAN, WILLIAM LYLE—Atlanta 3, Ga.  
William-Oliver Building
- BUCHANAN, G. CAMERON—Detroit 26, Mich.  
Alexander, Cholette, Buchanan, Perkins &  
Conklin  
2217 National Bank Building
- BUCHANAN, WILLIAM D.—Detroit, Mich.  
Lacey, Scroggie, Lacey & Buchanan  
1204 Dime Building
- BUCK, HENRY W.—Kansas City 6, Mo.  
Morrison, Nugent, Berger, Hecker & Buck  
17th Floor, Bryant Building
- BUCKINGHAM, Lisle M.—Akron 8, Ohio  
Buckingham, Doolittle & Burroughs  
Second National Building
- BUIST, GEORGE L.—Charleston 3, S. C.  
Buist & Buist  
30 Broad Street
- BULLA, MERTON M.—Oklahoma City 2, Okla.  
Bulla, May & Bynum  
460 First National Building
- BUNDY, EGBERT B.—Eau Claire, Wis.  
1 South Barstow Street
- BUNGE, GEORGE C.—Chicago 3, Ill.  
Vogel & Bunge  
Suite 901, Borland Building  
105 S. LaSalle Street
- BUNGE, J. C.—LaCrosse, Wis.  
Lees & Bunge  
402 Batavian Bank Building
- BUNTIN, T. E.—Dothan, Ala.  
Baker Building
- BUNTIN, W. E.—Philadelphia 3, Pa.  
Manufacturers Casualty Insurance Co.  
1617 Pennsylvania Boulevard
- BUNTING, CHARLES T.—Burlington, N. J.  
River Road
- BURKE, GIBBONS—New Orleans 12, La.  
Rosen, Kammer, Wolff, Hopkins & Burke  
Hibernia Bank Building
- BURKE, LOUIS E.—Ann Arbor, Mich.  
Burke, Burke & Smith  
Ann Arbor Trust Building
- BURKE, PATRICK F.—Philadelphia 1, Pa.  
V-Pres. Indemnity Ins. Co. of North America  
1600 Arch Street

- BURNETT, C. A.—Pittsburg, Kansas  
Keller, Burnett, Owsley & Wilbert  
National Bank Building
- BURNS, EDWARD J., JR.—Utica 2, N. Y.  
Kernan & Kernan  
Devereux Block
- BURNS, GEORGE—Rochester 4, N. Y.  
Burns & Burns  
502 Wilder Building
- BURNS, LAWRENCE, JR.—Coshocton, Ohio  
Pomerene & Burns  
Coshocton National Bank Building
- BURNS, ROBERT—Jackson 103, Miss.  
Flowers, Brown & Hester  
Capital National Bank Building  
P. O. Box 330
- BURNS, STANLEY M.—Dover, N. H.  
Hughes & Burns  
Strafford Bank Building
- BURRELL, DAVID M.—Freeport, Ill.  
Burrell & Burrell  
28½ West Main Street
- BURRIS, WILLIAM T.—Pueblo, Colo.  
Burris & Bumgardner  
329-34 Thatcher Building
- BURROW, LAWRENCE B.—Little Rock, Ark.  
Moore, Buitow, Chowning & Hall  
Boyle Building
- BUSSEY, JAMES S.—Augusta, Ga.  
Bussey & Hardin  
615-618 Southern Finance Building
- BUTLER, A. PRENTISS—New York 7, N. Y.  
60 East 42nd Street
- BUTLER, CHARLES P.—New York 7, N. Y.  
Assistant General Counsel  
Insurance Company of North America  
99 John Street
- BUTLER, JAMES A.—Cleveland 15, Ohio  
Bulkley, Butler & Pillen  
520 Bulkley Building
- BUTLER, JOHN F.—Oklahoma City 2, Okla.  
Butler & Rinehart  
2616 1st National Building
- BUTLER, WILLIAM—New York 8, N. Y.  
United States Casualty Co.  
60 John Street  
P. O. Box 694
- BYNUM, FRED W.—Rockingham, N. C.
- C
- CABANISS, JELKS H.—Birmingham 3, Ala.  
General Counsel, Protective Life Ins. Co.  
Cabaniss & Johnston  
9th Floor, First National Building
- CABLE, C. M.—Lima, Ohio  
Cable & Cable  
Cook Tower
- CAIN, PINCKNEY L.—Columbia F, S. C.  
Thomas, Cain & Black  
1001-1006 Palmetto Building
- CALDWELL, LESTER M.—San Francisco 20, Calif.  
Asst. V.P. Fireman's Fund Ind. Co.  
401 California Street
- CAMPBELL, JOHN O.—Marion, Ind.  
Campbell, Gemmill, Browne & Ewer  
520-525 Glass Block
- CAMPBELL, WILLIAM B.—Wilmington, N. C.  
Poisson, Campbell & Marshall  
Tidewater Building
- CAMPBELL, WM. T.—Philadelphia 7, Pa.  
Swartz, Campbell & Henry  
Lincoln-Liberty Building
- CANNON, EDWIN B.—Salt Lake City, Utah  
Stewart, Stewart & Cannon  
1218 Continental Bank Building
- CANTY, FRANK J.—New York, N. Y.  
Associate Counsel U. S. Casualty Company  
60 John Street
- CANTEY, S. B., JR.—Fort Worth 2, Texas  
Cantey, Hanger, McMahon, McKnight  
& Johnson  
Sinclair Building
- CAREY, L. J.—Detroit 26, Mich.  
Michigan Mutual Liability Co.  
163 Madison Avenue
- CAREY, ROBERT—Jersey City 6, N. J.  
Carey & Lane  
26 Journal Square
- CAREY, WILLIAM D. P.—Hutchinson, Kansas  
Martindell, Carey, Brown & Brabets  
601-606 Wolcott Building
- CARIS, A. L.—Ravenna, Ohio  
Loomis & Caris  
110 East Main Street, Lock Box 787
- CARLISLE, ROBERT M.—Spartanburg, S. C.  
Carlisle, Brown & Carlisle  
Merchants & Farmers Bank Building
- CARLSON, ALPHON N.—Brockton 7, Mass.  
231 Main Street
- CARMAN, ROBERT R.—Baltimore 2, Md.  
Carman, Anderson & Barnes  
Maryland Trust Building
- CARR, J. O.—Wilmington, N. C.  
Carr & Carr  
608 Murchison Building
- CARRINGTON, EDWARD C.—Beaumont, Texas  
Goodhue Building
- CARROLL, HAROLD J.—Minneapolis 1, Minn.  
Mordaunt & Carroll  
628 Midland Bank Building
- CARROLL, WALTER R.—Camden, N. J.  
Carroll & Taylor  
S.W. Cor. 4th & Market Streets

- CARSTARPHEN, HARRY—Hannibal, Mo.  
Hannibal Trust Company Building
- CARY, GEORGE H.—Detroit 26, Mich.  
Cary & BeGole  
1822-23 Ford Building
- CATHCART, E. KEMP—Baltimore 3, Md.  
Maryland Casualty Company  
701 West 40th Street
- CATINNA, WALTER L.—Hartford, Ky.  
Woodward, Dawson, Bartlett & Catinna
- CATLIN, FRANK D.—Los Angeles 13, Cal.  
Catlin & Catlin  
433 South Spring Street
- CATLIN, HENRY W.—Los Angeles 13, Cal.  
Catlin & Catlin  
433 South Spring Street
- CAVERLY, RAYMOND N.—New York 8, N. Y.  
Caverly, Dimond, Dwyer & Lawler  
V-Pres. Fidelity & Cas Co. of New York  
80 maiden Lane
- CECIL, LAMAR—Beaumont, Texas  
Cecil & Keith  
Perlstein Building
- CHALMERS, WILLIAM W.—Chicago 3, Ill.  
Counsel, Zurich General Accident & Liability  
Insurance Company  
135 South LaSalle Street, Room 400
- CHANEY, PAUL P.—Falls City, Nebraska  
First National Bank Building
- CHAPMAN, LAWRENCE—Chicago 4, Ill.  
121 West Adams Street
- CHEEK, ALEX—Oklahoma City, Okla.  
Cheek, Chambers, Cheek & Cheek  
707 Commerce Exchange Building
- CHEEK, JAMES C.—Oklahoma City, Okla.  
Cheek, Chambers, Cheek & Cheek  
707 Commerce Exchange Building
- CHERRINGTON, HENRY W.—Gallipolis, Ohio  
K. of P. Building
- CHILCOTE, SANFORD MARSHALL—Pittsburgh 19, Pa.  
Dickie, Robinson & McCamey  
2415 Grant Building
- CHOLETTE, PAUL E.—Grand Rapids 2, Mich.  
Alexander, Cholette, Buchanan, Perkins &  
Conklin  
10th Floor, Peoples National Bank Building
- CHRISTOVICH, ALVIN R.—New Orleans 12, La.  
Christovich & Kearney  
1915 American Bank Building
- CLARK, JAMES E.—Birmingham 3, Ala.  
London & Yancey  
10th Floor, Massey Building
- CLARK, RAY W.—Muncie, Ind.  
Warner, Clark & Warner  
403 Western Reserve Building
- CLARK, W. J.—Manitowac, Wis.  
Nash & Nash  
Manitowac Savings Bank Building
- CLARKE, RUSH C.—North Platte, Nebraska  
Beatty, Clarke & Murphy  
212 North Dewey
- CLAUSEN, DONALD N.—Chicago 3, Ill.  
Clausen, Hirsch & Miller  
135 S. LaSalle Street
- CLAYTON, E. A.—Gainesville, Fla.  
Clayton & Arnow  
Miller Building
- CLEARY, G. J.—Omaha, Neb.  
Atty, Mutual Benefit Health & Accident Assn.  
Cleary, Horan, Skutt & Davis  
P. O. Box 1298
- CLENNON, EUGENE M.—Boston 9, Mass.  
Massachusetts Bonding & Ins. Co.  
Liability Claims Department  
10 Post Office Square
- CLIFFORD, CLARK M.—Washington, D. C.  
%The White House  
1600 Pennsylvania Avenue
- CLINE, EARL—Lincoln 8, Neb.  
Cline, Williams & Wright  
First National Bank Building
- COBOURN, FRANK M.—Toledo 4, Ohio  
Welles, Kelsey, Fuller, Cobourn & Harrington  
Ohio Building
- COCHRAN, A. D.—Okmulgee, Okla.  
Cochran & Noble  
McCulloch Building
- CODY, WELBORN B.—Atlanta 3, Ga.  
Smith, Kilpatrick, Cody, Rogers & McCatchey  
1045 Hurt Building
- COE, LAURENCE S.—Rice Lake, Wis.  
Coe & Cameron  
Jacobson Block
- COEN, THOMAS M.—Chicago 11, Ill.  
Lake Shore Club  
850 Lake Shore Drive
- COIT, DARWIN D.—Denver 2, Colo.  
422 Midland Savings Building
- COLE, CHARLES J.—Toledo 4, Ohio  
Kirkbride, Cole, Frease & Mittendorf  
Suite 937 Spitzer Building
- COLE, MAURICE Y.—Atlantic City, N. J.  
Cole & Cole  
Guarantee Trust Building
- COLE, ROBERT L., JR.—Houston 2, Texas  
Cole, Patterson, Cole & McDaniel  
Citizens State Bank Building
- COLEMAN, FLETCHER B.—Bloomington, Ill.  
State Farm Mutual Insurance Company  
State Farm Mutual Building
- COLFLESH, R. W.—Des Moines, Iowa  
Parrish, Guthrie, Colflesh & O'Brien  
900 Register and Tribune Building



- COLMERY, HARRY W.—Topeka, Kansas  
Gen. Counsel, Pioneer Natl. Life Ins. Co.  
National Bank of Topeka Building
- COMBS, HUGH D.—Baltimore 3, Md.  
United States Fidelity & Guaranty Co.
- CONNERS, JOHN J., JR.—Albany 7, N. Y.  
Ainsworth & Sullivan  
State Bank Building
- CONROY, FRANCIS P.—Jacksonville, Fla.  
Marks, Marks, Holt, Gray & Yates  
1321 Graham Building  
P. O. Box 447
- CONWAY, JAMES D.—Hastings, Neb.  
Blackledge & Conway  
Tribune Building
- CONWELL, JOSEPH S.—Philadelphia 10, Pa.  
Pepper, Bodine, Stokes & Schoch  
2225-42 Land Title Building
- COOK, JO D.—Seattle 1, Wash.  
Shank, Belt, Rode & Cook  
1401 Joseph Vance Building
- COOK, ROBERT A. B.—Boston 10, Mass.  
Phipps, Durgin & Cook  
75 Federal Street
- COOLEY, ARTHUR E.—San Francisco 4, Cal.  
Cooley, Crowley, Gaither & Dana  
206 Sansome Street
- COOPER, GEORGE J.—Detroit 26, Mich.  
Assistant General Counsel, Michigan  
Mutual Liability Company  
163 Madison Avenue
- COOPER, HARRY P., JR.—Indianapolis 4, Ind.  
Bredell & Cooper  
1356-58 Consolidated Building  
115 North Pennsylvania Street
- COOPER, THOMAS D.—Burlington, N. C.  
Cooper, Sanders & Holt  
Security National Bank Building
- COPY, KENNETH B.—Canton 2, Ohio  
Day, Cope, Ketterer, Raley & Wright  
1110 First National Bank Building
- CORETTE, ROBERT D.—Butte, Mont.  
Corette & Corette  
619-621 Hennessy Building
- COULT, JOSEPH—Newark 2, N. J.  
Coults, Satz, Morse & Coult  
744 Broad Street
- COULTER, CLARK C.—Detroit 26, Mich.  
Penobscot Building
- COVINGTON, J. A., JR.—Meridian, Miss.  
Snow & Covington  
Threefoot Building  
P. O. Box 786
- COX, BERKELEY—Hartford, Conn.  
Aetna Life Insurance Company  
151 Farmington Avenue
- COX, GORDON V.—Bismarck, N. D.  
Cox, Cox & Pearce  
Little Building, Lock Box 29
- COX, L. C.—New York City  
Great American Indemnity Co.  
1 Liberty Street, P. O. Box 255
- COX, TAYLOR H.—Knoxville 02, Tenn.  
Poore, Kramer, Cox & Overton  
301 Fidelity Bankers Trust Building
- COX, VIRGIL Q.—Shelby, Ohio  
Assistant General Counsel  
Shelby Mutual Casualty Company
- COX, WILLIAM H. D.—Newark 2, N. J.  
Cox & Walburg  
Raymond Commerce Building  
11 Commerce Street
- CRANE, LLOYD T.—Saginaw, Mich.  
Crane & Crane  
308-9 Second National Bank Bldg.
- CRANE, WILLIAM E.—Saginaw, Mich.  
Crane & Crane  
308-9 Second National Bank Bldg.
- CRAUGH, JOSEPH P.—Utica, N. Y.  
First National Bank Building
- CRAWFORD, MILO H.—Detroit 26, Mich.  
Lightner, Crawford, Sweeny, Dodd & Mayer  
Dime Building
- CRENSHAW, FILES—Montgomery 4, Ala.  
First National Bank Building
- CRENSHAW, JACK—Montgomery 4, Ala.  
First National Bank Building
- CRIDER, JOE, JR.—Los Angeles 14, Cal.  
Crider, Runkle & Tilson  
650 South Spring Street
- CRITES, E. D.—Chadron, Neb.  
E. D. & F. A. Crites  
Lock Box 1276
- CROSBY, CARLISLE C.—Oakland, Calif.  
Hagar, Crosby & Crosby  
1421 Central Bank Building
- CROSBY, GEORGE R.—New York 5, N. Y.  
General Counsel, American Surety Co. and  
New York Casualty Company  
100 Broadway
- CROSSMAN, RAYMOND M.—Omaha 2, Neb.  
Brown, Crossman, West, Barton & Quinlan  
1010 First National Bank Building
- CROWE, V. P.—Oklahoma City 2, Okla.  
Embry, Johnson, Crowe, Tolbert & Shelton  
640 First National Bank Building
- CROWLEY, S. A.—Fort Worth 2, Texas  
Holloway, Crowley & Hudson  
1108 Commercial Standard Building
- CROWNOVER, ARTHUR, JR.—Nashville 3, Tenn.  
Watkins & Crownover  
723-25-27 Stahlman Building

- CULL, FRANK X.—Cleveland 15, Ohio  
Hauxhurst, Inglis, Sharp & Cull  
630 Bulkley Building
- CUMMINS, RAY E.—St. Paul 1, Minn.  
Cummins, Cummins & Christianson  
330 Minnesota Building
- CUNNINGHAM, FRED D.—Chicago 4, Ill.  
Fireman's Fund Indemnity Company  
A-735 Insurance Exchange Building  
175 West Jackson Boulevard
- CURL, JOSEPH R.—Wheeling, W. Va.  
Erskine, Palmer & Curl  
710 Riley Law Building
- CURRAN, RAY W.—Kansas City 6, Mo.  
Suite 218, Reliance Building  
216 East 10th Street
- CURRAN, ROBERT EMMETT—New York, N. Y.  
50 Broadway
- CURTIS, CHARLES E.—Leroy, Ohio  
General Counsel  
Ohio Farmers Insurance Company
- CURTIS, HENRY B.—New Orleans 12, La.  
Curtis, Hall & Foster  
406 Marine Building
- CURTIS, L. R.—Louisville 2, Ky.  
Curtis & Curtis  
802 Marion E. Taylor Building
- CURTNER, CLIFFORD R.—Dayton 2, Ohio  
Suite 1012-1018 Third National Building
- CUSHMAN, EDWARD H.—Philadelphia 9, Pa.  
Fidelity Philadelphia Trust Building  
123 South Broad Street
- CUSICK, MARTIN E.—Sharon, Pa.  
Service, McNeal, Cusick & Isenberg  
107 East State Street
- D
- DAGGETT, C. E.—Marianna, Ark.  
Daggett & Daggett  
Daggett Building
- DAILEY, JOSEPH L.—Albuquerque, N. M.  
Dailey & Rogers  
208-216 Sunshine Building
- DALM, JACOB A.—Kalamazoo 8, Mich.  
Jackson, Fitzgerald & Dalm  
219 W. Lovell Street
- DALZELL, R. D.—Pittsburgh 19, Pa.  
Dalzell, McFall, Pringle & Bredin  
450 Fourth Avenue
- DAMES, ROBERT D.—Jamestown, N. D.  
Chase & Dames  
McElroy Building
- DAMMANN, J. FRANCIS—Chicago 3, Ill.  
Wilson & McIlvaine  
120 West Adams Street
- DANIEL, C. ERSKINE—Spartanburg, S. C.  
Daniel & Russell  
Cleveland Law Building
- DANIEL, TODD—Philadelphia 2, Pa.  
V-Pres., Keystone Auto. Club Cas. Co.  
Suite 1402-1420 Walnut Street
- DAVENPORT, LEROY BENJAMIN—Cleveland 13, Ohio  
McKeehan, Merrick, Arter & Stewart  
28th Floor, Terminal Tower
- DAVIDSON, CARL F.—Detroit 26, Mich.  
Mason, Davidson, Parker & Kaess  
2034 National Bank Building
- DAVIDSON, WILLIAM C., K.C.—Toronto 2, Ont., Can.  
1003 Lumsden Building
- DAVIS, FRED L.—Parkersburg, W. Va.  
Ambler, McCluer & Davis  
P. O. Box 311, 306 Juliana Street
- DAVIS, LINDSEY M.—Nashville 3, Tenn.  
Hume, Howard, Davis & Gale  
American Trust Building
- DAVIS, PARKE—Tulsa, Okla.  
Insurors Indemnity & Insurance Co.  
Box 1769
- DAVIS, RONALD L.—Monroe, La.  
Theus, Grisham, Davis & Leigh  
402 Bernhardt Building
- DAVIS, STEPHEN T.—Winchester, Ky.  
Benton & Davis
- DAWSON, CHARLES I.—Louisville 2, Ky.  
Woodward, Dawson, Hobson & Fulton  
1805-26 Kentucky Home Life Building
- DEEGAN, JAMES F.—Hartford, Conn.  
1000 Asylum Avenue
- DEJARNETTE, H. REID—Miami 32, Fla.  
McKay, Dixon, DeJarnette & Bradford  
9th Floor, First National Building
- DELACY, G. L.—Omaha 2, Neb.  
Kennedy, Holland, DeLacy & Svoboda  
1502-12 City National Bank Building
- DELANEY, WILLIAM F. JR.—New York 7, N. Y.  
New York Reinsurance Manager for Fairfield  
& Ellis  
79 John Street
- DEMPSEY, JAMES—White Plains, N. Y.  
Northcourt Building
- DEMPSEY, PETER E.—Columbus 15, Ohio  
Knepper, White & Dempsey  
5 East Long Street
- DEMPSEY, RAY C.—Oshkosh, Wis.  
Bouck, Hilton & Dempsey  
First National Bank Building
- DENMEAD, GARNER W.—Baltimore 3, Md.  
Vice President and General Counsel,  
New Amsterdam Casualty Co.
- DENNE, R. GREGORY—Hartford 15, Conn.  
National Fire Group  
1000 Asylum Avenue

- DENSON, N. D.—Opelika, Ala.  
Denson & Denson
- DENT, LOUIS LEE—Chicago 4, Ill.  
Dent, Weichelt & Hampton  
1111 The Rookery, 209 S. LaSalle St.
- DENT, ROBERT L.—Vicksburg, Miss.  
Dent, Robinson & Ward  
411-414 Merchants National Bank Bldg.
- DETWEILER, GEORGE H.—Philadelphia 2, Pa.  
2518-27 Lewis Tower  
15th & Locust Streets
- DEUTSCH, FREDERICK M.—Norfolk, Neb.  
Macy Building
- DEVINE, MAURICE F.—Manchester, N. H.  
201-211 Bell Bldg., 922 Elm Street
- DEW, W. BRAXTON—Hartford, Conn.  
Aetna Casualty & Surety Co.
- DICKIE, J. ROY—Pittsburgh 19, Pa.  
Dickie, Robinson & McCamey  
2415 Grant Building
- DIEM, ELLIS RAYMOND—Cleveland 14, Ohio  
Klein & Diehm  
1156-1157 Union Commerce Bldg.
- DILWORTH, WILFRID C.—Detroit 21, Mich.  
17125 Parkside Avenue
- DIMOND, HERBERT F.—New York 7, N. Y.  
Caverly, Dimond, Dwyer & Lawler  
Supervising Atty., Fidelity & Cas. Co. of N. Y.  
27 Cedar Street
- DINKELSPIEL, MARTIN J.—San Francisco 4, Calif.  
Dinkelspiel & Dinkelspiel  
14th Floor, Pacific National Bank Bldg.  
333 Montgomery Street
- DIVELBESS, HAROLD L.—Phoenix, Ariz.  
Gust, Rosenfeld, Divelbess, Robinette & Linton  
Professional Building
- DIX, FLOYD E.—Terre Haute, Ind.  
Dix & Dix  
402 Star Building
- DIXON, JAMES A.—Miami 32, Fla.  
McKay, Dixon, DeJarnette & Bradford  
9th Floor, First National Building
- DOAR, W. T.—New Richmond, Wis.  
Doar & Knowles
- DOBBINS, R. F.—Champaign, Ill.  
Dobbins, Dobbins & Fraker  
502-10 First National Bank Bldg.
- DODD, LESTER P.—Detroit 26, Mich.  
Lightner, Crawford, Sweeny, Dodd & Mayer  
Dime Building
- DODSON, TORREY DEWITT—New York 10, N. Y.  
Atty., Metropolitan Life Ins. Co.  
1 Madison Avenue
- DON CARLOS, HARLAN S.—Hartford, Conn.  
Travelers Insurance Company
- DONOVAN, JAMES B.—New York, N. Y.  
60 John Street
- DORAN, M. EDWARD—South Bend 11, Ind.  
Doran & Manion  
403-409 St. Joseph Bank Building
- DORTCH, WM. B.—Gadsden, Ala.  
Dortch, Allen & Swann  
112 Court Street
- DOTEN, ROGER D.—Chicago 4, Ill.  
Dent, Weichelt & Hampton  
1111 The Rookery, 209 S. LaSalle St.
- DOUCHER, THOMAS A.—Columbus 15, Ohio  
Wiles & Doucher  
Huntington National Bank Bldg.
- DOUGHERTY, GLENN R.—Milwaukee 3, Wis.  
Dougherty, Arnold & Kivett  
11th Floor, Empire Building
- DOUGHERTY, JOHN E.—York, Neb.  
Kirkpatrick & Dougherty  
First National Bank Building
- DOUGLAS, RICHARD L.—St. Joseph 2, Mo.  
Brown, Douglas & Brown  
Tootle-Lacy Bank Building
- DOWNES, WALTER W.—Hartford, Conn.  
Hartford Accident & Indemnity Co.
- DOYLE, LEWIS R.—Lincoln 8, Neb.  
1303 Sharp Building
- DREWRY, W. SHEPHERD—Richmond 2, Va.  
Wallerstein, Goode, Drewry & Adamson  
Travelers' Building
- DRIEMEYER, HENRY—East St. Louis, Ill.  
Pope & Driemeyer  
First National Bank Building  
327 Missouri Avenue
- DRISCOLL, JOHN GERALD, JR.—San Diego 1, Cal.  
Gray, Cary, Ames & Driscoll  
Bank of America Building
- DUDLEY, J. B.—Oklahoma City 2, Okla.  
Dudley, Duvall & Dudley  
Suite 1501, APCO Tower
- DUGGAN, BEN O., JR.—Chattanooga, Tenn.  
Kefauver & Duggan  
316 Chattanooga Bank Building
- DUKE, W. E.—Charlottesville, Va.  
Duke & Duke  
Court Square Building
- DULLY, FRANK E.—Hartford, Conn.  
Travelers Insurance Company  
700 Main Street
- DUMOULIN, L. ST. M.—Vancouver, B. C., Canada  
Tiffin, Russell, DuMoulin, Brown & Hogg  
850 Hastings Street, West
- DUNN, EVANS—Birmingham 3, Ala.  
Bowers, Dixon & Dunn  
1120 Comer Building
- \*DUNN, RALPH P.—Washington, D. C.  
Woodward Building

DUNN, VARDAMAN S.—Jackson 105, Miss.  
Lotterhos, Travis & Dunn  
Standard Life Building

DUPREE, FRANKLIN T., JR.—Raleigh, N. C.  
607 Odd Fellows Building

DUQUE, HENRY—Los Angeles 14, Cal.  
Adams, Duque & Hazeltine  
621 South Spring Street

DURHAM, F. H.—Minneapolis 2, Minn.  
Durham & Swanson  
1440 Northwestern Bank Building

DUTTON, W. L.—Cedar Rapids, Iowa  
Iowa Mutual Liability Ins. Co.  
512 Second Avenue, East

DUVALL, DUKE—Oklahoma City 2, Okla.  
Dudley, Duvall & Dudley  
1501 APCO Tower

DYER, DAVID W.—Miami 32, Fla.  
Smathers, Thompson, Maxwell & Dyer  
1301 Du Pont Building

DYSARD, W. H.—Ashland, Ky  
Dysard & Dysard  
Second National Bank Building  
P. O. Box 551

## E

EAGER, HENRY I.—Kansas City 6, Mo.  
Michaels, Blackmar, Newkirk, Eager & Swanson  
906 Commerce Building

EAGER, PAT H., JR.—Jackson 105, Miss.  
Watkins & Eager  
Standard Life Building

EARNEST, ROBERT L.—West Palm Beach, Fla.  
Earnest, Lewis & Smith  
Guaranty Building

EBELING, PHILIP C.—Dayton 2, Ohio  
Pickrel, Shaeffer & Ebeling  
613-625 Gas & Electric Building

EBERLE, J. LOUIS—Boise, Idaho  
Richards & Haga  
Idaho Building

EGGENBERGER, WILLIAM J.—Detroit 26, Mich.  
1615 Dime Building

EKERN, HERMAN L.—Chicago 2, Ill.  
Ekern, Meyers & Matthias  
1 North LaSalle Street

ELDRIDGE, RALPH R.—Marquette, Mich.  
Eldredge & Eldredge  
302 Kaufman Building

ELLIOTT, ROBERT RAYMOND—Boston 10, Mass.  
60 Battery March Street

ELY, WALTER—Los Angeles 13, Calif.  
708 Security Building

ELY, WAYNE—St. Louis 2, Mo.  
Ely & Ely  
10th Floor, Commerce Building

EMERY, NORMAN A.—Youngstown 3, Ohio  
Harrington, Huxley & Smith  
Mahoning Bank Building

EMISON, EWING—Vincennes, Ind.  
Emison & Emison  
Vincennes Savings Building

EMMERT, DUDLEY O'NEAL—Manitowoc, Wis.  
Manitowoc Savings Bank Building

ENGELHARD, L. M.—LaCrosse, Wis.  
Lees & Bunge  
402 Batavian Bank Building

ESTABROOK, HUBERT A.—Dayton, Ohio  
Estabrook, Finn & McKee  
Mutual Home Building

EVANS, WALTER G.—New York 7, N. Y.  
Evans, Rees & Ott  
220 Broadway

EVANS, WILLIAM W.—Patterson 1, N. J.  
Evans, Hand & Evans  
129 Market Street

EVERSON, E. L.—Green Bay, Wis.  
Everson, Ryan & Whitney  
101 Columbus Building

EWING, BOYD—Nevada, Mo.  
Ewing, Ewing & Ewing  
Farm & Home Building  
223½ West Cherry Street

EWING, LYNN M.—Nevada, Mo.  
Ewing, Ewing & Ewing  
Farm & Home Building  
223½ West Cherry Street

EYSTER, CHAS. H.—Decatur, Ala.  
Eyster & Eyster  
Eyster Building, Box 1024

## F

FAIS, GERVAIS W.—Columbus 15, Ohio  
Vorys, Sater, Seymour & Pease  
52 East Gay Street

FARABAUGH, GALLITZEN A.—South Bend 11, Ind.  
Farabaugh, Pettengill, Chapleau & Roper  
301-309 St. Joseph Bank Building

FARBER, JOHN A.—Omaha, Neb.  
President & General Counsel  
Service Life Insurance Company  
Corner Farnam & 19th Streets

FARNHAM, JOHN H.—Syracuse, N. Y.  
Farnham, Martineau & Gorman  
517 City Bank Building

FAUDE, JOHN PAUL—Hartford, Conn.  
Aetna Life Affiliated Companies  
151 Farmington Avenue



- FEINOUR, JOHN G.—Harrisburg, Pa.  
Pennsylvania Threshermen & Farmers' Mutual  
Casualty Insurance Company  
325-333 South 18th Street
- FELLERS, JAMES D.—Oklahoma City 2, Okla.  
Suits & Fellers  
1412 APCO Tower
- FENERTY, ROBERT LLOYD DOULL—Calgary, Alberta,  
Canada  
Fenerty, Fenerty, Bessemer & McGillivray  
203 Insurance Exchange Building
- FENNER, CHARLES PAYNE, JR.—New Orleans 12, La.  
Montgomery, Fenner & Brown  
1103-6 Maritime Building
- FERGUSON, CHESTER H.—Tampa 1, Fla.  
McKay, Macfarlane, Jackson & Ferguson  
P. O. Box 1531  
First National Bank Building
- FERGUSON, D. NEIL—Ocala, Fla.  
Professional Building
- FIEDER, GEORGE—Chicago 3, Ill.  
Arrington, Fiedler & Healy  
135 South LaSalle Street
- FIELD, ELIAS—Boston 9, Mass.  
Brown, Field, McCarthy & Field  
15 State Street
- FIELDS, ERNEST W.—New York City  
Asst. Gen. Counsel, U. S. Guarantee Co.  
90 John Street
- FILIATRAULT, V. W.—Ravenna, Ohio  
Filiatrault & Horne  
105½ East Main Street
- FILLMORE, F. S.—Des Moines 9, Iowa  
Whitfield, Musgrave, Selvy & Fillmore  
616 Insurance Exchange Building
- FINN, WILLIAM A.—Toledo 4, Ohio  
929-934 Edison Building
- FINNEGAN, THOMAS J.—New York 7, N. Y.  
90 John Street
- FINNEY, J. A.—Xenia, Ohio  
Miller & Finney  
Allen Building
- FISHER, CLETUS A.—New Philadelphia, Ohio  
Fisher, Limbach, Smith & Renner  
The Ohio Savings & Trust Building
- FISHER, WILLIAM—Pensacola, Fla.  
Fisher, Fisher, Hepner & Fitzpatrick  
Florida National Bank Building
- FISHER, WILLIAM, JR.—Pensacola, Fla.  
Fisher, Fisher, Hepner & Fitzpatrick  
Florida National Bank Building
- FITCH, CHESTER P.—Portsmouth, Ohio  
Miller, Searl & Fitch  
402 Masonic Temple
- FITZHUGH, MILLSAPS—Memphis, Tenn.  
Fitzhugh, Murrain & Fitzhugh  
2105 Sterick Building
- FITZPATRICK, WILLIAM F.—Syracuse, N. Y.  
Bond, Schoeneck & King  
1400 State Tower Building
- FLANDERS, BEET, JR.—New Orleans 12, La.  
Jones, Flanders, Waechter & Walker  
842 Canal Building
- FLEMING, EDWARD E.—Miami 32, Fla.  
Murtell, Fleming & Flowers  
1218 DuPont Building
- FLETCHER, A. J.—Raleigh, N. C.  
Odd Fellows Building  
Post Office Box 1406
- FLETCHER, WILLIAM H., JR.—Jamestown, N. Y.  
General Counsel, Empire State Mutual Life  
Ins. Co.  
315 North Main Street
- FLUTY, HOLLY W.—Hartford, Conn.  
Assistant Secretary  
Century Indemnity Company  
650 Main Street
- FLYNN, JAMES F.—Sandusky, Ohio  
Flynn, Py & Kruse  
Eagles Building, Box 900
- FOLEY, FRANK D.—Columbus, Ga.  
Foley & Chappell  
Columbus Bank & Trust Co. Bldg.
- FOLEY, GERALD T.—Newark 2, N. J.  
Foley & Francis  
Raymond Commerce Building
- FOLEY, MICHAEL A.—Philadelphia 2, Pa.  
1804 Finance Building
- FOLTS, AUBREY F.—Chattanooga 2, Tenn.  
Thomas, Folts & Brown  
609-12 James Building
- FORD, BYRON EDWARD—Columbus 15, Ohio  
Vorys, Sater, Seymour & Pease  
52 East Gay Street
- FORD, LOGAN—Dallas 1, Texas  
Burford, Ryburn, Hincks & Ford  
711 Interurban Building
- FOSTER, JOHN C.—New Orleans 12, La.  
Curtis, Hall & Foster  
711 American Bank Building
- FOSTER, JOHN E.—Columbus 16, Ohio  
Farm Bureau Mutual Auto Ins. Co.  
246 N. High Street
- FOWLER, CODY—Tampa 2, Fla.  
Fowler, White, Gillen, Yancey & Humkey  
Citizens Building
- FOWLER, REX H.—Des Moines, Iowa  
Bradshaw, Fowler, Proctor & Fairgrave  
Suite 510, Crocker Building
- FOX, EDWARD J., JR.—Easton, Pa.  
Fox & Oldt  
308-311 Easton Trust Building
- FRAIZER, C. C.—Lincoln, Neb.  
428 Lincoln Liberty Life Building

- FRANCIS, MARSHALL H.—Steubenville, Ohio  
Smith, Francis & Irvine  
Sinclair Building
- FRANKLIN, J. A.—Fort Myers, Fla.  
Henderson, Franklin, Starnes & Holt  
Collier Building
- FRASER, WILLIAM C.—Omaha 2, Neb.  
Fraser, Connolly, Crofoot & Wenstrand  
637 Omaha National Bank Building
- FRATER, GEORGE E.—Columbus, Ohio  
Vorys, Sater, Seymour & Pease  
52 E. Gay Street
- FRAZER, JAMES N.—Atlanta 3, Ga.  
Powell, Goldstein, Frazer & Murphy  
Citizens & Southern National Bank Bldg.
- FRAZIER, LAKE JENKINS—Roswell, N. Mex.  
Frazier & Quantius  
Post Office Box 942
- FREDERICKS, ALANSON ROSWELL—New York 5, N. Y.  
American Surety Company  
100 Broadway
- FREEMAN, JOHN H.—Houston 2, Texas  
Fulbright, Crooker, Freeman & Bates  
State National Bank Building
- FREEMAN, MAHLON A.—New York City  
Hamilton & Freeman  
100 Broadway
- FREEMAN, WM. H.—Minneapolis 2, Minn.  
Freeman & King  
1167 Northwestern Bank Building
- FRENCH, GLENDON E.—Chicago 6, Ill.  
Liberty Mutual Insurance Company  
20 N. Wacker Drive, Room 740
- FROBASE, ROY H.—St. Louis, Mo.  
American Automobile Insurance Company  
1400 Pierce Building
- FROST, NORMAN—Washington 5, D. C.  
Frost, Myers & Towers  
Hibbs Building
- FRY, W. WALLACE—Mexico, Mo.  
Fry, Edwards & Wright  
123 East Jackson Street
- FULCHER, EDWIN DENT—Augusta, Ga.  
Fulcher & Fulcher  
402-4 Marion Building
- FULLER, FRED E.—Toledo 4, Ohio  
Welles, Kelsey, Fuller, Cobourn & Harrington  
Ohio Building
- FULLER, HUBERT V.—LaCrosse, Wis.  
110 North Fourth Street
- FURRIE, JOHN D., JR.—Reno, Nev.  
Ayres, Pike & McLaughlin  
309 First National Bank Building
- G
- GALLAGHER, BERNARD J.—Washington 5, D. C.  
Hendry, Gallagher & Thompson  
525 Union Trust Building
- GALLAGHER, DONALD—Albany 7, N. Y.  
Brown & Gallagher  
901 Home Savings Bank Building  
11 North Pearl Street
- GALLAGHER, LASHER BARRINGTON—Los Angeles 13, California  
458 South Spring Street
- GAMBRELL, E. SMYTHE—Atlanta 3, Ga.  
Gambrell & White  
Suite 825  
The Citizens & Southern Nat. Bank Bldg.
- GANTNER, GEORGE—St. Louis 2, Mo.  
Asst. Gen. Counsel, Utilities Insurance Co.  
4th Floor, Pierce Building
- GARDERE, GEORGE P.—Dallas 1, Texas  
Leachman, Matthews & Gardere  
509 Republic Bank Building
- GARRETT, JAMES W.—Montgomery, Ala.  
Rushton, Stakely & Johnston  
1201 Bell Building
- GARRITY, STANLEY—Kansas City, Mo.  
Caldwell, Downing, Noble & Garrity  
2000 Fidelity Building
- GARVEY, JOSEPH M.—St. Joseph 2, Mo.  
5th and Francis Streets
- GATES, BENTON EARL—Columbia City, Ind.  
Gates & Gates  
Farmers Loan & Trust Company Building
- GATES, CASSIUS E.—Seattle 4, Wash.  
Bogle, Bogle & Gates  
6th Floor, Central Building
- GATES, LOUIS R.—Kansas City 12, Kansas  
406-410 Commerce National Bank Building
- GAY, COLEMAN—Austin 16, Texas  
1208 Capital National Bank Building
- GAY, THOMAS BENJAMIN—Richmond 12, Va.  
Hunton, Williams, Anderson, Gay & Moore  
Electric Building
- GEER, ARTHUR B.—Minneapolis 2, Minn.  
Meagher & Geer  
1106 First National Soo-Line Building
- GEORGE, HERMON N.—Youngstown 3, Ohio  
Mahoning Bank Building
- GIBSON, J. I.—Oklahoma City, Okla.  
Savage, Gibson & Benefield  
2701 APCO Tower
- GILBERT, CARL H.—Sante Fe, N. M.  
Bishop Building
- GILLESPIE, LOUIS F.—Springfield, Ill.  
Gillespie, Burke & Gillespie  
Reisch Building
- GILLESPIE, ROBERT G.—Meridian, Miss.  
Gillespie & Minniece  
217 Rosenbaum Bldg.

- GINSBURG, GEORGE J.—Alexandria, La.
- GIST, HOWARD B.—Alexandria 5, La.  
Gist, Thornton & Murchison  
Guaranty Bank Building  
Box 1006
- GLEASON, GAY—Boston 7, Mass.  
G. C. Employers Liab. Assur. Corp.  
110 Milk Street
- GODDEN, JOHN C.—Richmond 19, Va.  
Shewmake, Gary, Hardy & Goddin  
1203 State Planters Bank Building
- GOLDSMITH, KARL—Pierre, S. D.  
Martens & Goldsmith  
Pierre National Bank Building
- GONGWER, G. P.—Ashland, Ohio  
First National Bank Building
- GONGWER, J. H.—Mansfield, Ohio  
407-408 Farmers Bank Building
- GOOCH, J. A. (TINY)—Fort Worth 2, Texas  
Cantey, Hanger, McMahon, McKnight & Johnson  
Sinclair Building
- GOODELL, LESTER M.—Topeka, Kansas  
Wheeler, Brewster, Hunt & Goodell  
401 Columbian Building
- GOODWIN, RUSSELL B.—Wheeling, W. Va.  
Goodwin, Nesbitt & Spillers  
800 Riley Law Building
- GORDON, GEORGE L.—Kansas City 6, Mo.  
Kem, Gordon, Gilmore & Cook  
1608 Federal Reserve Bank Building
- GORDON, GURDON W.—Springfield 1, Mass.  
Vice Pres. & Legal Adviser,  
Monarch Life Insurance Co.  
365 State Street
- GORTON, VICTOR C.—Chicago 6, Ill.  
General Counsel, Allstate Insurance Co.  
20 North Wacker Drive
- GOULD, CHARLES P.—Los Angeles 14, Calif.  
Spray, Gould, Duckett & Bowers  
727 West 7th Street
- GOVER, CHARLES H.—Charlotte 2, N. C.  
Gover & Gover  
500 Law Building
- GOWAN, W. C.—Dallas 1, Texas  
Carrington, Gowan, Johnson & Walker  
1900 Mercantile Bank Building
- GRAHAM, JOHN C.—Hartford 15, Conn.  
Aetna Life Insurance Co.
- GRAHAME, ORVILLE F.—Worcester, Mass.  
Mass. Protective Companies  
18 Chestnut Street
- GRANT, CHARLES H., K.C.—Edmonton, Alberta, Can.  
Grant & Stewart  
513 McLeod Building
- GRAVES, R. B.—Wisconsin Rapids, Wis.  
Brazeau & Graves  
Mead-Witter Building, Box 67
- GRAY, HARRY T.—Jacksonville 1, Fla.  
Marks, Marks, Holt, Gray & Yates  
1321 Graham Building
- GREEN, ALFRED A.—Daytona Beach, Fla.  
Green & West  
224 South Beach Street  
P. O. Box 430
- GREEN, CHARLES W.—Rochester 4, N. Y.  
Strang, Bodine, Wright & Combs  
800 Powers Building
- GREENE, HARRY L.—Atlanta, Ga.  
Neely, Marshall & Greene  
Hurt Building
- GRESHAM, NEWTON—Houston 2, Texas  
Fulbright, Crooker, Freeman & Bates  
11th Floor, 2nd National Bank Building
- GRISSOM, PINKNEY—Dallas 1, Texas  
Thompson, Knight, Harris, Wright & Weisberg  
Republic Bank Building
- GROCE, JOSH H.—San Antonio 5, Texas  
Eskridge & Groce  
911 Frost National Bank Building
- GROETZINGER, WALKER—Philadelphia 3, Pa.  
Manufacturers Casualty Insurance Company  
1617 Pennsylvania Boulevard (4th Floor)
- GROOMS, HOBART—Birmingham 3, Ala.  
Spain, Gillon, Grooms & Young  
408 First National Building
- GROSS, DANIEL J.—Omaha 2, Neb.  
Farm Credit Building
- GRUBB, KENNETH P.—Milwaukee 2, Wis.  
Quarles, Spence & Quarles  
828 North Broadway
- GUESMER, ARNOLD L.—Minneapolis 2, Minn.  
Guesmer, Carson & MacGregor  
Roanoke Building
- GUIHER, JAMES M.—Clarksburg (also Charleston)  
26, W. Va.  
Steptoe & Johnson  
Union National Bank Building
- GUILD, CHARLES KELLY, K. C.—Vancouver,  
British Columbia  
Locke, Guild, Lane, Sheppard & Yule  
701 Rogers Building, 470 Granville Street
- GUINER, ROBERT—Akron 8, Ohio  
Slabaugh, Guinther, Jeter & Pflueger  
329 Second National Building
- GUNBY, GEORGE—Montro, La.  
Sholars & Gunby  
Bernhardt Building
- GURNEY, J. THOMAS—Orlando, Fla.  
Suite 305 First National Bank Building
- GUTHRIE, THOMAS J.—Des Moines, Iowa  
Parrish, Guthrie, Colflesh & O'Brien  
902 Register and Tribune Building

GUY, ROBERT D.—K.C., Winnipeg, Man., Can.  
Guy, Chappell, DuVall & McCrea  
Electric Railway Chambers

## H

HAAS, ROBERT E.—Allentown, Pa.  
502 Hamilton Street

HABERMAN, PHILLIP W. JR.—New York City 4  
Proskauer, Rose, Goetz & Mendelsohn  
11 Broadway

HAGAN, J. FOSTER—Arlington, Va.  
1423 North Court House Road

HAIRE, J. RUSSELL—Newport, R. I.  
Sheffield & Harvey  
223 Thames Street  
P. O. Box 133

HALL, ROBERT E.—Hartford 15, Conn.  
The Aetna Casualty & Surety Co.  
151 Farmington Avenue

HAMBRIGHT, GEORGE T.—Lancaster, Pa.  
56 North Duke Street

HAMILTON, JOHN S., JR.—Chicago 11, Ill.  
Brown, Carlson & Kiefer  
919 North Michigan Avenue

HAMMETT, H. L.—New Orleans 12, La.  
Whitney Bank Building

HAMMOND, J. TEDFORD—Benton Harbor, Mich.  
204-5 Robinson Building  
P. O. Box 26

HAMPTON, JOHN P.—Chicago 4, Ill.  
Dent, Weichelt & Hampton  
1111 The Rookery  
209 South LaSalle Street

HAMRICK, FRED D.—Rutherfordton, N. C.  
Hamrick & Hamrick  
Drawer 470

HANDY, JOHN F.—Springfield, Mass.  
General Counsel  
Massachusetts Mutual Life Insurance Company  
1295 State Street

HANNAH, RICHARDS WESLEY—New York 7, N. Y.  
Attorney of Record for Gen. Acc.  
Fire & Life Assurance Company  
99 John Street

HANSON, FRED B.—Chicago 3, Ill.  
Hanson & Doyle  
135 South LaSalle Street

HARRISON, HUGH—Hartford 15, Conn.  
Travelers Insurance Company  
700 Main Street

HARDIE, THORNTON—El Paso, Texas  
Jones, Hardie, Grambling & Howell  
Bassett Tower, Box 153

HARDIN, CALVIN EVANS, JR.—Baton Rouge 6, La.  
Durett & Hardin  
Louisiana National Bank Building

\*HARGRAVE, HERBERT W. J.—New York, N. Y.  
Hargrave, Elbert & Mole  
68 William Street

HARPENDING, A. H.—Elmira, New York  
Mandeville, Buck, Teeter & Harpending  
521-529 Robinson Building

HARPER, H. C.—Sioux City 15, Iowa  
Harper, Sinclair, Gleysteen & Nelson  
612-620 Trimble Building

HARRINGTON, MARK H.—Denver 2, Colo.  
Shuteran, Robinson & Harrington  
812 The Equitable Building

HARRIS, WALTER W.—Scranton 3, Pa.  
O'Malley, Hill, Harris & Harris  
Scranton Electric Building

\*HARRISON, WALTER V.—Baltimore 3, Md.  
1200 Mercantile Trust Building

HART, LAWRENCE E.—Madison 3, Wis.  
Wilkie, Toebaas, Hart & Jackman  
111 South Hamilton Street

HART, RAYMOND BOYD—Lansing 7, Mich.  
Warner & Hart  
526 Mutual Building

HARTER, JOSEPH MORTON—Columbus 15, Ohio  
44 East Broad Street

HARTMAN, CHARLES C.—Baltimore 3, Md.  
New Amsterdam Casualty Company  
227 St. Paul Street

HARTSHORN, EDWIN S.—Asheville, N. C.  
706 Public Service Building

HARVEY, THOMAS P.—Hartford 15, Conn.  
Travelers Insurance Company  
700 Main Street

HASSETT, WM. D.—Buffalo 2, N. Y.  
Rann, Brown, Sturtevant & Kelly  
440 M & T Building

HAVIGHURST, JAMES W.—Cleveland 14, Ohio  
Thompson, Hine & Flory  
1122 Guardian Building

HAWKINS, KENNETH B.—Chicago 4, Ill.  
Cassels, Potter & Bentley  
1060 The Rookery

HAWORTH, HORACE S.—High Point, N. C.  
Roberson, Haworth & Reese  
Wachovia Bank & Trust Co. Bldg.

HAWKHURST, RALPH R.—Chicago, Ill.  
Hawkhurst, Dawson & Hoban  
1 North LaSalle Street

HAYES, GERALD P.—Milwaukee 2, Wis.  
Bendinger, Hayes & Kluwin  
735 North Water Street

HAYNES, DAVID C.—Youngstown, Ohio  
1000 City Bank Building

HEAD, WALTON O.—Dallas 1, Texas  
421 Interurban Building



- HEAFEY, EDWIN A.—Oakland 12, Calif.  
Clark & Heafey  
1102 Latham Square Building
- HEALY, T. J.—New York, N. Y.  
Mendes & Mount  
27 William Street
- HEARD, MANNING W.—Hartford, Conn.  
690 Asylum Avenue
- HEBERT, FELIX—Providence, R. I.  
Suite 702, Turks Head Building
- HECKER, HAROLD F.—St. Louis 1, Mo.  
Walther, Hecker, O'Herin & Walther  
1316 Mississippi Valley Trust Building  
506 Olive Street
- HEFFERNAN, HENRY J.—Augusta, Ga.  
Marion Building
- HEFT, CARROLL R.—Racine, Wis.  
Heft & Burgess  
201 Sixth Street
- HEIDELBERG, R. W.—Hattiesburg, Miss.  
Heidelberg & Roberts  
5th Floor, Citizens Bank Building
- HEILMAN, FERDINAND D.—Saginaw, Mich.  
Heilman & Purcell  
Bearinger Building
- HEISKELL, A. LONGSTREET—Memphis, Tenn.  
Chandler, Shepherd, Heiskell & Williams  
711 First National Bank Building
- HENRY, LESLIE P.—Boston 16, Mass.  
Vice-President & General Counsel  
American Mutual Lia. Ins. Co.  
142 Berkeley Street
- HENDERSON, EDWARD—Ventura, Calif.  
208 Bank of America Building
- HENDERSON, JOSEPH W.—Philadelphia 2, Pa.  
Rawle & Henderson  
1910 Packard Building
- HENDRICK, LEON F.—Jackson, Miss.  
Standard Life Building  
P. O. Box 906
- HENEGHAN, GEORGE E.—St. Louis 2, Mo.  
Bishop, Claiborne & Heneghan  
418 Olive Street
- HENLEY, WILLIAM S.—Hazelhurst, Miss.  
Henley, Jones & Woodliff  
Box 509
- HENNINGER, ZENO F.—Butler, Pa.  
Henninger, Shumaker & Kiestert  
6 West Diamond St.
- HENRY, DOUGLAS—Nashville, Tenn.  
Tyne, Peebles, Henry & Tyne  
National Building
- HENRY, E. A.—Little Rock, Ark.  
Barber, Henry & Thurman  
1408-12 Donaghey Building
- HENRY, JOHN A.—Chicago 4, Ill.  
Continental Casualty Company  
310 South Michigan Avenue
- HENSEL, EUGENE L.—Columbus, Ohio  
8 East Long Street
- HEYL, CLARENCE W.—Peoria 2, Ill.  
809 Central National Bank Building
- HIGBEE, W. BROWN—Uniontown, Pa.  
Higbee, Lewellyn & Higbee  
604 Second National Bank Building
- HIGGINS, GROVE LAWRENCE—Syracuse 2, N. Y.  
Higgins, Kelsen, O'Hara & Young  
411 Onondaga Co. Savings Bank Bldg.
- HIGHTOWER, H. G.—Cincinnati 2, Ohio  
1008 Fourth National Bank Bldg.
- HILDEBRAND, RAYMOND—Glendive, Mont.  
Hildebrand & Waiten
- HINES, LEON L.—Benkelman, Neb.
- HINSHAW, JOSEPH—Chicago 2, Ill.  
Hinshaw & Culbertson  
1 North LaSalle Street
- HITESHEW, H. O.—Parkersburg, W. Va.  
Hiteshaw, Adams & Hickel  
205½ Fourth Street
- HOBSON, J. P. JR.—Pikeville, Ky.  
Hobson & Scott  
First National Bank Building
- HOBSON, ROBERT P.—Louisville 2, Ky.  
Woodward, Dawson, Hobson & Fulton  
1805-26 Kentucky Home Life Building
- HOCKER, LON JR.—St. Louis 1, Mo.  
Jones, Hocker, Gladney & Grand  
407 North 8th Street
- HOCKER, LON O.—St. Louis 1, Mo.  
Jones, Hocker, Gladney & Grand  
407 North 8th Street
- HODGES, EARL S.—Springfield, Ill.  
601-4 Leland Office Building
- HOFFMAN, H. B.—Great Falls, Montana  
501-503 First National Bank Building
- HOFFMAN, WALTER E.—Norfolk 10, Va.  
Breedon & Hoffman  
1107-13 National Bank of Commerce Bldg.
- HOFFSTET, W. H. JR.—Kansas City, Mo.  
Morrison, Nugent, Berger, Hecker & Buck  
1701 Bryant Building
- HOLLAND, ROBERT B.—Dallas 1, Texas  
Strasburger, Price, Holland, Kelton & Miller  
300 Gulf States Building
- HOLMAN, B. E.—Fayetteville, Tenn.  
Holman & Holman  
Northeast Corner Public Square
- HOLMES, GEORGE MAYNARD—Aberdeen, Miss.  
McFarland & Holmes  
133 East Commerce Street

HOLT, PARKER—Fort Myers, Fla.  
Henderson, Franklin, Starnes & Holt  
Collier Building, Box 1111

HON, GAINES—Los Angeles 15, Calif.  
Hon & Jarratt  
316 West Ninth Street

HOOPES, C. A.—Marysville, Ohio  
Hoopes, Sanders & Hoopes  
127½ West Fifth Street, Box 186

HORN, CLINTON M.—Cleveland 13, Ohio  
McKeehan, Merrick, Arter & Stewart  
28th Floor, Terminal Tower

HORNER, J. M., JR.—Asheville, N. C.  
708 Jackson Building

HOWARD, FRANK—Worcester, Mass.  
Proctor, Killeen & Howard  
390 Main Street

HOWELL, CHARLES COOK—Jacksonville 2, Fla.  
Howell, McCarthy, Lane & Howell  
601 Atlantic National Bank Building

HOWELL, CHARLES COOK, JR.—Jacksonville 2, Fla.  
Howell, McCarthy, Lane & Howell  
601 Atlantic National Bank Building

HOWELL, EDWARD—Oklahoma City, Okla.  
Howell, Dierker & Smith  
2420 First National Bank Building

HOWELL, WILLIAM D.—Cleveland, Ohio  
Howell, Roberts & Duncan  
1026 Guardian Building

HUBBARD, MOSES G. JR.—Utica, N. Y.  
Fuller, Brown, Hubbard & Felt  
1119-26 First National Bank Building

HUDSON, DOUGLAS—Fort Scott, Kan.  
Hudson & Hudson  
Suite 5, Marble Building

HUGGARD, RICHARD—Columbus, Ohio  
16 East Broad Street

HUGHES, JAMES W.—Los Angeles 54, Calif.  
Farmers Automobile Ins. Exchange  
4680 Wilshire Boulevard

HUGHES, JOHN H.—Syracuse 2, N. Y.  
Mackenzie, Smith & Mitchell  
Onondaga County Savings Bank Bldg.

HUGUS, WRIGHT—Wheeling, W. Va.  
Schmidt, Hugus & Laas  
Central Union Trust Building

HULEN, MRS. ELIZABETH—Jackson 105, Miss.  
Watkins & Eager  
Standard Life Building

HULL, JAMES M. JR.—Augusta, Ga.  
Hull, Barrett, Willingham & Towill  
1015-1021 Southern Finance Building

HUMKEY, WALTER—Miami, Fla.  
Fowler, White, Gillen, Yancey & Humkey  
620 Seybold Building

HUNT, CHARLES L.—Concordia, Kas.  
Hunt & Baldwin  
202½ West Sixth Street

HUNT, ROLLO F.—Duluth 2, Minn.  
Hunt, Palmer & Hood  
800 Lonsdale Building

HUNTER, JAY T.—Peoria 2, Ill.  
Hunter, Kavanaugh, McLaughlin & Bond  
718 Commercial National Bank Building

HUTCHINS, FRED S.—Winston-Salem, N. C.  
Reynolds Building

HUTTON, WILLIAM E.—Denver 1, Colo.  
The Capitol Life Insurance Company  
Capitol Life Building, P. O. Box 1200

HYDE, ROBERT C.—Poplar Bluff, Mo.  
State Bank Building

HYMAN, WILLIAM A.—New York 7, N. Y.  
111 Fulton Street

HYNES, JOHN F.—Des Moines 7, Iowa  
Employers Mutual Casualty Company  
210 7th Street

## I

INGLE, JOHN J.—Winston-Salem, N. C.  
Ingle, Rucker & Ingle  
Wachovia Bank Building

IRVINE, JOHN E.—Steubenville, Ohio  
Smith, Francis & Irvine  
Sinclair Building

## J

JACKSON, H. CLAIR—Kalamazoo 8, Mich.  
Jackson, Fitzgerald & Dalm  
219 West Lovell Street

JACKSON, J. KIRKMAN—Birmingham 3, Ala.  
Jackson, Rives & Pettus  
812-21 Massey Building

JACKSON, THOMAS B.—Charleston 22, W. Va.  
Jackson, Kelly, Morrison & Moxley  
1601 Kanawah Valley Building

JACOBSON, HOWARD H.—Rye, N. Y.  
47 Wainwright Street

JACOBSON, STANLEY V.—Milwaukee 2, Wis.  
720 East Wisconsin Avenue

JAINSEN, WILSON C.—Hartford, Conn.  
Hartford Acc. & Ind. Co.  
690 Asylum Street

JAMES, CHARLES V.—Norwich, Conn.  
Brown & James  
303 Thayer Building

JAMES, MURRAY G.—Wilmington, N. C.  
Carr, James & Carr  
609 Murchison Building

JAMESON, W. J.—Billings, Mont.  
Coleman, Jameson & Lamey  
Electric Building, Box 2109

JAMIESON, ROBERT G.—Detroit 26, Mich.  
Brown, Jamieson, MacLean, Dyll & Marentay  
400 United Artists Building

JAMISON, ROBERT H.—Cleveland 14, Ohio  
Garfield, Baldwin, Jamison, Hope & Ulrich  
1425 Guardian Building

JANUARY, SAMUEL M.—Denver 2, Colo.  
January & Yegge  
604 Equitable Building

JARRETT, JOSEPH W.—Los Angeles 15, Calif.  
Hon & Jarrett  
315 West 9th Street

JENNINGS, CLAYTON F.—Lansing 8, Mich.  
Shields, Ballard, Jennings & Taber  
1400 Olds Tower Building

JENNINGS, DALE C.—Pittsburgh 19, Pa.  
1101 Berger Building

JOHNSON, E. M.—Lumberton, N. C.  
Johnson & Johnson  
Johnson Building, Box 1097

JOHNSON, F. CARTER, JR.—New Orleans 12, La.  
Porteous & Johnson  
American Bank Building

JOHNSON, HAROLD A.—Detroit 26, Mich.  
Bodman, Longley, Bogle, Middleton & Arm-  
strong  
1400 Buhl Bldg.

JOHNSON, LOWELL R.—Kansas City, Mo.  
Johnson & Davis  
412 Commerce Building

JOHNSON, RUSSELL V.—Oklahoma City 2, Okla.  
France, Johnson, Gordon & Cook  
1706 First National Building

JOHNSTON, JOHN E.—Greenville, S. C.  
Franklin National Life Building

JONES, C. BAXTER—Macon, Ga.  
Jones, Jones & Sparks  
1007-1020 Persons Building

JONES, DEVANE KING—Tuscaloosa, Ala.  
Jones, Dominick & McEachin  
Alston Building

JONES, EDMUND L.—Washington 5, D. C.  
Hogan & Hartson  
810 Colorado Building

JONES, JOSEPH MERRICK—New Orleans 12, La.  
Jones, Flanders, Waechter & Walker  
842 Canal Building

JONES, L. BARRETT—Jackson 113, Miss.  
Jones & Ray  
614 Lamar Building

JONES, THOMAS LEWIS—Pittsburgh 19, Pa.  
1204 Grant Building

JORDAN, BIRKETT F.—Gainesville, Fla.  
Jordan, Lazonby & Dell  
Baird Office Building

JORDAN, JOHN Y. JR.—Asheville, N. C.  
Jordon & Horner  
Jackson Building

JORDAN, WELCH—Greensboro, N. C.  
Smith, Wharton & Jordan  
1011 Jefferson Standard Building  
P. O. Box 868

## K

KADYK, DAVID J.—Chicago 3, Ill.  
Lord, Bissell & Kadyk  
135 South LaSalle Street

KAHIN, GEORGE—Seattle 4, Wash.  
Kahin & Carmody  
Central Building

KAHRS, WILLIAM A.—Wichita 2, Kansas  
Cowan, Kahrs & Nelson  
624 Fourth National Bank Building

KAMMER, ALFRED CHARLES—New Orleans 12, La.  
Rosen, Kammer, Wolff, Hopkins & Burke  
Hibernia Bank Building

KARR, DAY—Seattle 1, Wash.  
Karr, Kait & Tuttle  
Room 1210, 1411 4th Avenue Building

KARR, PAYNE—Seattle 1, Wash.  
Karr, Kait & Tuttle  
Room 1210, 1411 4th Avenue Building

KASDORF, CLIFFORD C.—Milwaukee 3, Wisc.  
Kivett & Kasdorf  
Plankinton Building, Suite 7164

KEARNEY, J. L.—Los Angeles 15, Calif.  
Standard Oil Building

KEARNEY, WILLIAM JAMES JR.—New Orleans 12, La.  
Christovich & Kearney  
American Bank Building

KEARSLEY, HERBERT J.—Boston 9, Mass.  
Manager, New England Claim Dept. London  
Guarantee & Acc. Co. & Phoenix Ind. Co.  
141 Milk Street

KEENAN, THOMAS W.—Shenandoah, Iowa  
Keenan & Clovis  
Box 3

KEENON, R. W.—Lexington 15, Ky.  
Keenon, Huguelet & Odear  
504 Security Trust Company

KEITH, QUENTIN—Beaumont, Texas  
Cecil & Keith  
Perlstein Building

KELLER, A. BRUCE—Pittsburg, Kan.  
Keller, Burnett, Owsley & Wilbert  
204 National Bank Building

KELLER, PAUL E.—Chicago 90, Ill.  
Benefit Association of Railway Employees  
901 Montrose Avenue, P. O. Box 790

KELLEY, DEAN W.—Lansing 7, Mich.  
Kelley, Sessions & Kelley  
326 Mutual Building

- KELLEY, JAMES E.**—St. Paul 2, Minn.  
Bundlie, Kelley, Finley & Maun  
425 Hamm Building
- KELLEY, THOMAS D.**—Kansas City 6, Mo.  
500 Insurance Exchange Building
- KELLY, AMBROSE B.**—Providence 1, R. I.  
Associate General Counsel  
Associated Factory Mutual Fire Insurance  
Companies  
512 Turks Head Building
- KELLY, FRED H.**—Mattoon, Ill.  
Craig & Craig  
1803 Broadway
- KELLY, T. PAYNE, JR.**—Tampa 1, Fla.  
McKay, Macfarlane, Jackson & Ferguson  
First National Bank Building
- KELLY, WILLIAM A.**—Akron 8, Ohio  
Wise, Roetzel, Maxon, Kelly & Andres  
1110 First Central Tower
- KEMPER, W. L.**—Houston 2, Texas  
Shell Building
- KENLINE, H. C.**—Dubuque, Iowa  
Kenline, Roedell, Hoffman & Reynolds  
Bank & Insurance Building
- KENNEDY, FRANK H.**—Charlotte 2, N. C.  
706-10 Law Building
- KENNEDY, HAYES**—Chicago 4, Ill.  
Ryan, Condon & Livingston  
231 South LaSalle Street, Room 983
- KERNAN, WARNICK J.**—Utica 2, N. Y.  
Kernan & Kernan  
Devereaux Block
- KERR, NELSON R.**—Baltimore 3, Md.  
Attorney, New Amsterdam Cas. Co.  
227 St. Paul Place
- KERR, WILLIAM L.**—Midland, Texas  
Whitaker, Turpin, Kerr, Smith & Brooks  
Box 913, First National Bank Building
- KETTERER, JOHN G.**—Canton 2, Ohio  
Day, Cope, Ketterer, Raley & Wright  
1110 First National Bank Building
- KIGHTLINGER, PAUL E.**—Warten, Ohio  
301-2 Union Savings & Trust Building
- KING, ALVIN O.**—Lake Charles, La.  
McCoy, King, Anderson, Hall & Swift  
515 Weber Building
- KING, BERT**—Wichita Falls, Texas  
King, Dawson & Jones  
Suite 490, Allison-Duncan Building
- KING, JOHN C.**—Chicago 4, Ill.  
Continental Casualty Company  
310 South Michigan Avenue
- KING, OLIVER K.**—White Plains, N. Y.  
Peoples Bank Building
- KIPLINGER, JOHN H.**—Rushville, Ind.  
American National Bank Building
- KISSAM, LEO T.**—New York City 5  
Garey, Desvernine & Kissam  
63 Wall Street
- KISTNER, JOHN R.**—Cleveland, Ohio  
1128 Leader Building
- KITCH, JOHN R.**—Chicago 3, Ill.  
General Counsel, Security Mutual Cas. Co.  
105 South LaSalle Street, Borland Bldg.
- KITTRELL, R. G.**—Henderson, N. C.  
Perry & Kittrell  
Law Building
- KIVETT, AUSTIN W.**—Milwaukee 3, Wis.  
Kivett & Kasdorf  
Suite 7164  
Plankinton Building
- KLAW, ABEL**—Wilmington, Del.  
DuPont Building  
1616 Walnut Street, Philadelphia, Pa.
- KLEIN, RICHARD HENRY**—Sunbury, Pa.  
230 Market Street
- KLOHR, PHILIP C.**—Chicago 3, Ill.  
Klohr & Merrick  
105 South LaSalle Street
- KLOSTERMEYER, HOWARD R.**—Charleston 21, W. Va.  
Spilman, Thomas & Battle  
P. O. Box 275
- KLUWIN, JOHN A.**—Milwaukee 2, Wis.  
Bendinger, Hayes & Kluwin  
735 North Water Street
- KNEPPER, WILLIAM E.**—Columbus 15, Ohio  
Knepper, White & Dempsey  
5 East Long Street
- KNIGHT, DEWEY**—Miami 32, Fla.  
Knight, Underwood & Cullen  
1117 Ingraham Building
- KNIGHT, HARRY S.**—Sunbury, Pa.  
Bittner Trust Building
- KNIGHT, WILLIAM D.**—Rockford, Ill.  
Central National Bank Building
- KNOWLES, WILLIAM F.**—Kansas City 6, Mo.  
Sprinkle & Knowles  
Suite 515, Lathrop Building
- KNUDSON, BENNETT O.**—Albert Lea, Minn.  
Meighen, Knudson & Sturtz  
First National Bank Building
- KOCH, ROSCOE R.**—Philadelphia 1, Pa.  
Asst. Gen. Counsel, Ins. Co. of N. Amer.  
1600 Arch Street
- KOONTZ, PAUL G.**—Kansas City 6, Mo.  
Kemp, Koontz, Clagett & Norquist  
904 Insurance Exchange Building
- KORSAN, PETER J.**—Philadelphia 6, Pa.  
c/o Fire Association of Philadelphia  
401 Walnut Street
- KOTTGEN, HECTOR**—New York 7, N. Y.  
General Reinsurance Corporation  
90 John Street



KRAMER, DONALD W.—Binghamton, N. Y.  
Kramer, Night & Wales  
Security Mutual Building

KRISTELLER, LIONEL, P.—Newark 2, N. J.  
Kristeller & Zucker  
744 Broad Street

KUHN, EDWARD W.—Memphis 3, Tenn.  
McDonald & McDonald  
1118 Commerce Title Building

KUHNS, BARTON H.—Omaha 2, Neb.  
Finlayson, McKie & Kuhns  
800-807 First National Bank Building

## L

LABRUM, J. HARRY—Philadelphia 2, Pa.  
Conlen, LaBrum & Beechwood  
1507 Packard Building

LACEY, RALPH B.—Detroit 26, Mich.  
Lacey, Scroggie, Lacey & Buchanan  
Dime Building

LACEY, ROBERT B.—Detroit 26, Mich.  
Lacey, Scroggie, Lacey & Buchanan  
1204 Dime Building

LACOSTE, ROGER, K. C.—Montreal 1, Canada  
Lacoste & Lacoste  
221 St. James Street, West

LAMFROM, LEON B.—Milwaukee 2, Wis.  
Lamfrom, Tighe, Engelhard & Peck  
Bankers Building

LAMKIN, E. T.—Monte, La.  
McHenry, Lamkin & Snellings  
Box 1663, Bernhardt Building

LANCASTER, J. L., JR.—Dallas 1, Texas  
Robertson, Jackson, Payne & Lancaster  
505 Republic Bank Building

LANDIS, M. L.—Van Wert, Ohio  
Counsel, Central Manufacturers' Mut. Ins. Co.  
Route 2

LANE, COLLIS GUNDY—Columbus 15, Ohio  
16 East Broad Street

LANE, SYLVAN—San Antonio 5, Texas  
Lang, Byrd, Cross & Ladon  
2417 Transit Tower

LANTAFF, WILLIAM C.—Miami 32, Fla.  
Walton, Hubbard, Schroeder, Lantaff & Atkins  
913 Alfred I. DuPont Building

LAWS, ARTHUR H.—Denver 2, Colo.  
Bancroft, Blood & Laws  
Suite 728 University Building

LAWSON, ROBERT W., JR.—Charleston, W. Va.  
Steptoe & Johnson  
608 Kanawha Valley Building

LAYMAN, J. R.—Elizabethtown, Ky.  
Layman & Layman

LAYMON, PAUL E.—Detroit 32, Mich.  
640 Temple Avenue

LAZONBY, J. LANCE—Gainesville, Fla.  
Jordan, Lazonby & Dell  
Baird Office Building

LEAHY, JOHN S.—St. Louis 2, Mo.  
Leahy & Leahy  
1105 Commerce Building, 418 Olive St.

LEAHY, JOHN S., JR.—St. Louis 2, Mo.  
Leahy & Leahy  
1105 Commerce Building, 418 Olive St.

LEDERER, ROBERT A.—Tomb River 2, N. J.  
P. O. Box 293

LEE, DAVID F.—Norwich, N. Y.  
Lee, Gallagher & Lee  
23 North Broad Street

LEEDOM, BOYD—Rapid City, S. D.  
Philip, Leedom & Driscoll  
First National Bank Building  
Box 190

LEFTWICH, CHARLES W.—Columbus 16, Ohio  
Faith Bureau Mutual Auto Ins. Co.  
246 North High Street

LEROY, J. HENRY—Elizabeth City, N. C.  
Carolina Building, Box 298

LESEMANN, RALPH F.—East St. Louis, Ill.  
Baker, Lesemann, Kagy & Wagner  
511-521 Murphy Building

LEVI, CLYDE R.—Ashland, Ky.  
Professional Arts Building  
P. O. Box 448

LEVIN, SAMUEL—Chicago 4, Ill.  
Levin, D'Isa & Arpaia  
Continental Illinois Bank Building  
231 South LaSalle Street

LEVIT, BERT W.—San Francisco 4, Calif.  
Long, Levit, Cunningham & White  
Merchants Exchange Building

LEVY, ADRIAN F.—Galveston, Texas  
Levy & Levy  
United States National Bank Bldg.

LEVY, LEONARD B.—New Orleans 12, La.  
Dufour, St. Paul & Levy  
1006 Canal Building

LEWIS, R. K.—West Palm Beach, Fla.  
Earnest, Lewis & Smith  
Guaranty Building

LIDDON, WALKER—Fort Pierce, Fla.  
Liddon, Fee & Parker  
205 South Second Street

LILLY, A. J.—Baltimore 3, Md.  
Maryland Casualty Company

LIMBACH, ARTHUR L.—New Philadelphia, Ohio  
Fisher, Limbach, Smith & Renner  
The Ohio Savings & Trust Building

LIPSCOMB, HUBERT S.—Jackson 109, Miss.  
Lipscomb & Davis  
Millsaps Building

LIPSCOMB, THOMAS E.—Cleveland 14, Ohio  
Thompson, Hine & Flory  
Guardian Building

LIPSCOMB, WILLIAM—Dallas 1, Texas  
Malone, Lipscomb, Seay & Shuford  
508-514 Southland Life Building

LITTLE, JAMES—Big Spring, Texas  
State National Bank Building

LITTLETON, OLIVER W.—Baltimore 3, Md.  
Atty. Claim Dept., Fidelity & Dep. Co. of Md.  
Fidelity Building

LOYD, L. DUNCAN—Chicago 3, Ill.  
Lord, Bissell & Kadyk  
135 South LaSalle Street

LOCKE, L. J.—Chicago 4, Ill.  
Continental Casualty Company  
310 South Michigan Avenue

LOCKE, THEODORE L.—Indianapolis, Ind.  
Slaymaker, Merrell, Locke & Reynolds  
750-760 Consolidated Building

LONG, LAWRENCE A.—Denver 2, Colo.  
638 Symes Building

LONG, STANLEY B.—Seattle 4, Wash.  
Bogle, Bogle & Gates  
603 Central Building

LONG, T. J.—Atlanta, Ga.  
Matthews, Long & Moore  
1417 First National Bank Building

LORD, JOHN S.—Chicago 3, Ill.  
Lord, Bissell & Kadyk  
135 South LaSalle Street

LOVE, F. C.—Oklahoma City 2, Okla.  
Embry, Johnson, Crowe, Tolbert & Shelton  
640 First National Building

LOWE, R. E.—Spokane 8, Wash.  
Paine, Lowe & Coffin  
622 Spokane & Eastern Building

LOWTHER, W. E.—New York 3, N. Y.  
Phoenix-London Group  
55 Fifth Avenue

LUCAS, WILDER—St. Louis 1, Mo.  
Sullivan, Finley & Lucas  
1515 Ambassador Building

LUCE, ROBERT T.—Chicago 4, Ill.  
208 South LaSalle Street

LUSK, JOHN A. JR.—Gadsden, Ala.  
Lusk & Burns  
First National Bank Building

#### Mac

MACCARTER, WILLIAM J. JR.—Chester, Pa.  
Crozer Building, Suite 502

MACELREE, J. PAUL—West Chester, Pa.  
11 South High Street

#### M

MADDIN, JOHN KEITH—Nashville 3, Tenn.  
Maddin, Bailey & Powell  
Nashville Trust Building

MADISON, GEORGE T.—Bastrop, La.  
Madison, Madison & Files  
P. O. Box 510

MADISON, J. G.—Tuscaloosa, Ala.  
Foster, Rice, Madison & Rosenfeld

MAGUIRE, RAYMER F.—Orlando, Fla.  
Maguire, Voorhis & Wells  
P. O. Box 633

MAHONEY, GEOFFREY P.—Minneapolis 2, Minn.  
2120 Rand Tower

MAHONEY, WILLIAM B.—Portland 3, Maine  
120 Exchange Street

MALLEY, JOHN J.—New York 6, N. Y.  
National Surety Corp.  
4 Albany Street

MALONE, RALPH WALDO—Dallas 1, Texas  
Malone, Lipscomb, Seay & Shuford  
508-514 Southland Life Building

MANGIN, WILLIAM B.—Syracuse 2, N. Y.  
Brown, Mangin & O'Connor  
1603 State Tower

MANIER, MILLER—Nashville 3, Tenn.  
Manier & Crouch  
Baxter Building, 216 Union Street

MANIER, WILL R. JR.—Nashville 3, Tenn.  
Manier & Crouch  
Baxter Building  
216 Union Street

MANN, FRANK C.—Springfield, Mo.  
Mann & Mann  
910 Landers Building

MANSFIELD, WALTER A.—Detroit 26, Mich.  
909-10 Lafayette Building

MARBLE, HARRY E.—Cincinnati, Ohio  
Marble & Vordenberg  
Union Central Building

MARCHAL, VERNON L.—Greenville, Ohio  
Marchal & Tillman  
140 West 4th Street

MARCUS, DAVID C.—Beaumont, Texas  
Marcus, Carrington & Weller  
P. O. Box 350

MARKHAM, J. HENSON—Jacksonville 1, Fla.  
Osborne, Copp & Markham  
Barnett Nat. Bank Bldg., P. O. Box 537

MARKLEY, EDWARD A.—Jersey City 3, N. J.  
Collins & Corbin  
1 Exchange Place

MARKS, SAM R.—Jacksonville 1, Fla.  
Marks, Marks, Holt, Gray & Yates  
1321 Graham Building

- MARKS, SUMTER D.—New Orleans 12, La.  
Phelps, Dunbar, Marks & Claverie  
United Fruit Building
- MARRINER, RUFUS S.—Washington, Pa.  
Marriner & Wiley  
Washington Trust Building
- MARRYOTT, FRANKLIN J.—Boston 17, Mass.  
Liberty Mutual Insurance Company  
175 Berkeley Street
- MARSHALL, E. A.—Huntington 9, W. Va.  
Fitzpatrick, Strickling & Marshall  
900 First Huntington National Bank Building
- MARSHALL, LESTER B.—Chicago 3, Ill.  
135 South LaSalle Street
- MARSHALL, REMBERT—Atlanta, Ga.  
Neely, Marshall & Greene  
1040 Hurt Building
- MARTIN, CLARENCE E.—Martinsburg, W. Va.  
Martin & Seibert  
The Peoples Trust Building
- MARTIN, FRANK J.—Gadsden, Ala.  
Hood, Inzer, Martin & Suttle  
American National Bank Building  
Box 429
- MARTIN, GEORGE D.—Lancaster, Ohio  
Drinkle & Martin  
106 Equitable Building
- MARTIN, JOHN B.—Philadelphia 10, Pa.  
Duane, Morris & Heckscher  
1617 Land Title Building
- MARTIN, WILLIAM FRANCIS—New York 4, N. Y.  
30 Broad Street
- MARTIN, WILLIAM LOGAN—Birmingham 3, Ala.  
Martin, Turner & McWhorter  
600 North 18th Street
- MASON, STEVENS T.—San Marino 9, Calif.  
1941 South Euclid Avenue
- MASON, WILLIAM CLARKE—Philadelphia 9, Pa.  
Morgan, Lewis & Bockius  
2107 Fidelity-Philadelphia Trust Building
- MASTERS, RICHARD C.—Lansing 3, Mich.  
Vice-President & Asst. Gen. Counsel  
Auto-Owners Insurance Company  
615 North Capitol Avenue
- MATHEWS, JOHN ELIE—Jacksonville 2, Fla.  
1311-1312 Graham Building
- MATTHEWS, DOUGLAS W.—Atlanta, Ga.  
Matthews, Long & Moore  
1417 First National Bank Building
- MATTHEWS, WM. M.—Dayton 2, Ohio  
Matthews & Altick  
25 North Main Street
- MATTHIAS, RUSSELL H.—Chicago 2, Ill.  
Ekern, Meyers & Matthias  
1 North LaSalle Street
- MATZ, EDMUND L.—Bellaire, Ohio  
First National Bank Building
- MAURICE, STEWART—New York 6, N. Y.  
149 Broadway
- MAUTZ, ROBERT T.—Portland 4, Ore.  
Wilbur, Beckett, Oppenheimer, Mautz &  
Souther  
1001 Board of Trade Building
- MAWHINNEY, DONALD M.—Syracuse 1, N. Y.  
Hiscock, Cowie, Bruce, Lee & Mawhinney  
300 First Trust & Deposit Company
- MAXWELL, DAVID F.—Philadelphia, Pa.  
Edmonds, Obermayer & Rebmann  
1418 Packard Building
- MAY, ALBERT E.—Omaha 2, Neb.  
Swatt, May & Royce  
705 Keeline Building
- MAY, JOHN G. JR.—Richmond 19, Va.  
May, Simpkins, Young and Rudd  
Mutual Building
- MAY, PHILIP S.—Jacksonville 2, Fla.  
Crawford & May  
1106 Lynch Building
- MAY, RALPH J.—Oklahoma City 2, Okla.  
Bulla, May & Bynum  
460 First National Building
- MAYER, CHARLES L.—Shreveport, La.  
Jackson & Mayer  
1030 Giddens Lane Building
- MAYNE, WALTER R.—St. Louis 1, Mo.  
Fordyce, White, Mayne, Williams & Hartman  
506 Olive Street
- MAYS, DAVID J.—Richmond 19, Va.  
Tucker, Mays, Cabell & Moore  
1407 State Planters Bank Building
- MEAD, J. S.—Birmingham, 3, Ala.  
Jackson Building
- MEADER, HENRY C.—Montgomery 4, Ala.  
Meader, Jones & Murray  
906-10 First National Bank Building
- MEAGHER, I. E.—Minneapolis 2, Minn.  
Meagher & Geer  
1006 First National Soo-Line Building
- MEHAFFY, JAMES W.—Beaumont, Texas  
Cecil & Keith  
Perlstein Building
- MEHIGAN, IRVING PATRICK—Milwaukee 2, Wis.  
Butts & Mehigan  
208 E. Wisconsin Avenue
- MENDES, WILLIAM B.—New York, N. Y.  
Mendes & Mount  
27 William Street
- MERCIER, LUCIEN H.—Washington 5, D. C.  
401-3 Metropolitan Bank Building
- MERLEY, K. L.—Chicago, 1, Ill.  
Asst. Counsel, Federal Life Insurance Co.  
168 N. Michigan Avenue

- MERRICK, HUBERT C.—Chicago 3, Ill.  
Klohr & Merrick  
105 South LaSalle Street
- MERRELL, C. F.—Indianapolis 4, Ind.  
Slaymaker, Merrell, Locke & Reynolds  
Consolidated Building
- MERRILL, HUGH D.—Anniston, Ala.  
Merrill, Merrill & Vardaman  
Commercial National Bank Building  
Box 286
- MERRILL, HUGH D. JR.—Anniston, Ala.  
Merrill, Merrill & Vardaman  
Commercial National Bank Bldg., Box 286
- MERRILL, WILLIAM FOLSOM—Showhegan, Maine  
Merrill & Merrill  
Merrill Block
- MERRIMAN, L. M.—Vero Beach, Fla.
- MERRITT, RICHARD H.—Pensacola, Fla.  
Merritt & Newberry  
American National Bank Building
- MERSHON, M. L.—Miami 8, Fla.  
Evans, Mershon, Sawyer, Johnston & Simmons  
Box 1590  
First National Bank Building
- MEYERS, ALLEN—Topeka, Kas.  
Meyers, Gault, Marshall & Hawks  
New England Building
- MICHAELS, WILLIAM C.—Kansas City 6, Mo.  
Michaels, Blackmar, Newkirk, Eager & Swanson  
906 Commerce Building
- MIDDLEBROOKS, GROVER—Atlanta 3, Ga.  
1324 William-Oliver Building
- MILAM, ARTHUR Y.—Jacksonville 1, Fla.  
Milam, McIlvaine & Milam  
1211 Greenleaf Building
- \*MILEY, MORTIMER B.—Minneapolis 2, Minn.  
Nicollet at 24th
- MILLER, ALEX M.—Des Moines 9, Iowa  
Miller, Huebner & Miller  
Equitable Building
- MILLER, DALE F.—Columbus 15, Ohio  
Knepper, White & Dempsey  
5 East Long Street
- MILLER, J. WESTON—Springfield, Mo.  
926 Woodruff Building
- MILLER, JOHN L.—Pittsburgh 19, Pa.  
Duff, Scott & Smith  
815 Berger Building
- MILLER, JOHN M.—Indianapolis 4, Ind.  
White, Wright, Raub & Forrey  
1518 Merchants Bank Building
- MILLER, OLIVER H.—Des Moines, Iowa  
Suite 403, Equitable Building
- MILLER, ORRIN—Dallas 1, Texas  
Robertson, Jackson, Payne & Lancaster  
5th Floor, Republic Bank Building
- MILLER, VAUGHN—Chattanooga 2, Tenn.  
Miller, Miller & Martin  
Volunteer Building
- MILLS, BALLINGER—Galveston, Texas  
Terry, Calvin & Mills  
Union Station Building
- MITCHELL, JAMES E.—Bangor, Maine  
Eastern Trust Building
- MOELLER, FREDERICK A.—Boston, Mass.  
Hemry, Moeller, Aggott & Goodale  
142 Berkeley Street
- MONNET, CLAUDE—Oklahoma City 2, Okla.  
Monnet, Hayes & Brown  
First National Building
- MONTAGUE, J. E.—Duluth, Minn.  
Abbott, MacPherran, Dancer & Montague  
1000 Alworth Building
- MONTGOMERY, RICHARD B. JR.—New Orleans 12, La.  
Montgomery, Fenner & Brown  
1103-6 Maritime Building
- MOODY, L. DENMAN—Houston, Texas  
Baker, Botts, Andrews & Walne  
16th Floor, Esperson Building
- MOORE, ALVIN O.—Chattanooga 2, Tenn.  
Spurlock, Spears, Reynolds & Moore  
707 Chattanooga Bank Building
- MOORE, BENJAMIN ALLSTON—Charleston 3, S. C.  
Moore & Mouzon  
2 Gillon Street
- MOORE, BEVERLY C.—Greensboro, N. C.  
Sapp & Moore  
Suite 604 Dixie Bldg.
- MOORE, JOHN W. D.—Sanford, Fla.  
Box 1285
- MOORE, ROBERT M.—Chicago 3, Ill.  
Kitch, Moore & Tressler  
1200-105 S. LaSalle Street
- MOREHEAD, CHARLES A.—Miami 32, Fla.  
Morehead, Pallot, Smith, Green & Phillips  
1504 Alfred I. DuPont Building
- MORENO, ARTHUR A.—New Orleans 12, La.  
Lemle, Moreno & Lemle  
Hibernia Bank Building
- MORFORD, JAMES R.—Wilmington 28, Del.  
Marvel & Morford  
212 Delaware Trust Building
- MORGAN, CHARLES G.—Memphis 3, Tenn.  
2710 Sterick Building
- MORGAN, B. L.—Amarillo, Texas  
Morgan, Culton, Morgan & Britain  
Oliver Eakle Building
- MORRIS, CHARLES W.—Louisville 2, Ky.  
Morris & Garlove  
Marion E. Taylor Building
- MORRIS, LARRY W.—Houston 2, Texas  
Sewell, Taylor, Morris & McGregor  
Second National Bank Building



- MORRIS, LESLIE W.—Frankfort, Ky.  
Farmers Deposit Bank Building  
216 W. Main Street
- MORRIS, STANLEY C.—Charleston 26, W. Va.  
Steptoe & Johnson  
P. O. Box 1588
- MORSE, RUPERT G.—Kansas City 13, Mo.  
Employers Reinsurance Corporation  
P. O. Box 2088
- MORTON, R. A. D.—El Paso, Texas  
Suite 414, El Paso Bank Building
- MOSER, HENRY S.—Chicago 2, Ill.  
Sonnenschein, Berkson, Lautmann, Levinson  
& Morse  
77 West Washington Street
- MOSEK, W. EDWIN—St. Louis 2, Mo.  
Moser, Marsalek, Dearing & Carpenter  
330 Pierce Building
- MOSES, HENRY C.—New York City 5  
Moses, Nehrbas & Tyler  
20 Pine Street
- MOSMAN, O. C.—Kansas City 6, Mo.  
Mosman, Rogers, Bell & Conrad  
904 Bryant Building
- MOUL, CHARLES E.—LeRoy, Ohio  
Assistant Superintendent of Claims  
Ohio Farmers Insurance Company
- MOULE, REID S.—Buffalo, N. Y.  
660 Ellicott Square Building
- MOUNT, THOMAS F.—Philadelphia 2, Pa.  
Rawle & Henderson  
1910 Packard Building
- MUDD, J. P.—Birmingham 3, Ala.  
914 Massey Building
- MULLER, ARTHUR C., JR.—New York 5, N. Y.  
Mendes & Mount  
27 William Street
- MULVIHILL, ALFRED F.—Chicago 4, Ill.  
175 West Jackson Boulevard
- MUNGALL, DANIEL—Philadelphia 5, Pa.  
General Accident Fire & Life Assur. Corp., Ltd.  
414 Walnut Street
- MURPHY, JOSEPH B.—Syracuse 2, N. Y.  
Murphy & Young  
1104 State Tower Building
- MURPHY, JOSEPH HAWLEY—Syracuse 2, N. Y.  
Murphy & Young  
1104 State Tower Building
- MURPHY, MILTON C.—North Platte, Nebraska  
Beatty, Clarke & Murphy  
212 North Dewey
- MURRAY, CLAPHAM, JR.—Baltimore 3, Md.  
Maryland Casualty Company
- MURRAY, GEORGE C.—Sheldon, Iowa  
Security Investment Building
- MURRAY, JAMES L.—Indianapolis 4, Ind.  
Murray, Mannon, Fairchild & Stewart  
8 E. Market Street, Rooms 326-332
- MUSE, LEONARD G.—Roanoke 4, Va.  
Woods, Rogers, Muse & Walker  
306-17 Boxley Building
- MUSGRAVE, EDGAR—Des Moines 9, Iowa  
Whitfield, Musgrave, Selvy & Fillmore  
616 Insurance Exchange Building
- MYERS, FRANK HAMMETT—Washington 5, D. C.  
Frost, Myers & Towers  
723 15th Street, N.W.
- MYERS, S. P.—Racine, Wis.  
Helm, Myers & Gillett  
526 Monument Square
- Mc
- MCALISTER, DAVID I.—Washington, Pa.  
63 South Main Street
- MCCALL, HARRY—New Orleans 12, La.  
Chaffe, McCall, Bruns, Toler & Phillips  
724 Whitney Building
- MCCAMEY, HAROLD E.—Pittsburgh 19, Pa.  
Dickie, Robinson & McCamey  
Suite 2415, Grant Building
- MCCAMPBELL, H. H. JR.—Knoxville 08, Tenn.  
Green, Webb & McCampbell  
803 Burwell Building
- MCCARROLL, CLARENCE—Owensboro, Ky.  
Woodward, Dawson & Bartlett  
221½ St. Ann Street
- MCCARTHY, EDWARD JR.—Jacksonville 2, Fla.  
Howell, McCarthy, Lane & Howell  
601 Atlantic National Bank Building
- MCCARY, JOE T.—Nashville 3, Tenn.  
Hickerson, McCary & Crownover  
Third National Bank Building
- MCCASLIN, WM. R.—Rapid City, Mich.
- MCCLATCHEY, DEVEREAUX F.—Atlanta 3, Ga.  
Smith, Kilpatrick, Cody, Rogers & McClatchey  
1045 Hurt Building
- MCCLENDON, WILLIAM H., JR.—New Orleans 12, La.  
Richards Building
- MCCOMAS, CHARLES H.—Bel Air, Md.  
McComas and James  
21 Courtland Street
- MCCOMB, EDGAR—Denver 2, Colo.  
McComb, Nordmark & Zarlengo  
First National Bank Building
- MCCONNELL, D. H.—Pittsburgh, Pa.  
Law & Finance Building
- MCCONNELL, F. BRITTON—Los Angeles 15, Calif.  
General Counsel, Pacific Employers Insurance  
Co. and Unity Mutual Life & Acc. Ins. Co.  
1033 South Hope Street

- McCONNELL, ROBERT M.—Knoxville 1, Tenn.  
Frantz, McConnell & Seymour  
Burwell Building
- McCORMICK, ROBERT M.—New York City 5  
McCormick, Eckel & McCormick  
55 Liberty Street
- McCOY, CHARLES A.—Lake Charles, La.  
McCoy, King, Anderson, Hall & Swift  
515 Weber Building
- MCDONALD, W. PERCY—Memphis 1, Tenn.  
McDonald & McDonald  
Commerce Title Building, P. O. Box 123
- McEACHRON, JOHN A., JR.—Minneapolis 2, Minn.  
Faegre & Benson  
1260 Northwestern National Bank Building
- McELRAEY, JOHN JR.—New York 7, N. Y.  
75 Fulton Street
- McFADDIN, JOHN M.—Rockville, Ind.  
McFaddin & McFaddin  
Rockville National Bank Building
- McFALL, JOHN M.—Baltimore 3, Md.  
United States Fidelity & Guaranty Company  
Calvert & Redwood Streets
- McGINN, DENIS—Escanaba, Mich.  
1103 Escanaba National Bank Building
- McGOUGH, PAUL J.—Minneapolis 2, Minn.  
Faegre & Benson  
1260 Northwestern National Bank Building
- \*McGUGIN, DAN E.—Nashville 3, Tenn.  
Keeble, Keeble & McGugin  
Commerce-Union Bank Building
- McGUIRK, JAMES J., JR.—New York City 8  
Counsel, Globe Indemnity Company  
150 William Street
- McHANEY, POWELL B.—St. Louis 3, Mo.  
General American Life Insurance Co.  
1501 Locust Street
- McILVAINE, EUGENE T.—Jacksonville 1, Fla.  
Milam, McIlvaine & Milam  
Greenleaf Building
- McINERNEY, WILBERT—Washington 5, D. C.  
900 Albee Building  
1426 G Street, N.W.
- McKAY, JOHN G.—Miami 32, Fla.  
McKay, Dixon, DeJarnette & Bradford  
9th Floor, First National Bank Building
- McKELVEY, W. R.—Seattle 4, Wash.  
Skeel, McKelvey, Henke, Evenson & Uhlmann  
Insurance Building
- McKENNA, JAMES J.—Chicago 4, Ill.  
166 West Jackson Boulevard
- McKENNETT, FRED A.—Newark 2, N. J.  
Room 1303  
60 Park Place
- McKESSON, THEODORE G.—Phoenix, Ariz.  
Lufts Tower
- McLAUGHLIN, D. HAYES—Boston 16, Mass.  
Lumbermens Mutual Casualty Company  
260 Tremont Street
- McLAUGHLIN, EUGENE D.—Peoria 2, Ill.  
Hunter, Kavanagh, McLaughlin & Bond  
718 Commercial National Bank Building
- McLAUGHLIN, JOHN T.—Reno, Nev.  
Ayers, Pike & McLaughlin  
309 First National Bank Building
- McLEAN, DICKSON—Lumberton, N. C.  
McLean & Stacy  
The National Bank of Lumberton Building  
Drawer 1087
- McLEAN, EDWARD D.—Mankato, Minn.  
Smith & McLean  
402 National Citizens Bank Building
- McLENDON, L. P.—Greensboro, N. C.  
Brooks, McLendon, Brim & Holderness  
Southeastern Building
- McLOUGHLIN, JAMES J.—New York 6, N. Y.  
111 Broadway
- McNAMARA, J. PAUL—Columbus 8, Ohio  
Druggan & Ginger  
8 East Long Street
- McNAMARA, WILLIAM F.—Chicago 3, Ill.  
Fidelity & Casualty Company of N. Y.  
135 South LaSalle Street
- McNEAL, HARLEY J.—Cleveland 13, Ohio  
1250 Terminal Tower Building
- McNEAL, IRA B.—Shaton, Pa.  
Service, McNeal, Cusick & Isenberg  
107 East State Street
- McNETT, WALTER—Ottumwa, Iowa  
McNett, Kuhns & McNett  
106 North Market Street
- McREYNOLDS, ROBERT L.—Clarksville, Tenn.  
McReynolds & Marks  
First National Bank Building
- McTIGHE, DESMOND J.—Nottistown, Pa.  
McTighe, Markel & Coates  
400 DeKalb Street
- McVAY, DON—Leroy, Ohio  
General Counsel, Ohio Farmers Ins. Co.

## N

- NAMAN, W. W.—Waco, Texas  
Naman, Howell & Boswell  
Amicable Building
- NANGLE, JOHN J.—St. Louis 2, Mo.  
Utilities Insurance Company  
4th Floor Pierce Building
- NASH, FRANCIS M.—Bradford, Pa.  
Nash & Mutzabaugh  
City Hall
- NAUJOKS, HERBERT H.—Chicago 2, Ill.  
Ekern, Meyers & Matthias  
1 North LaSalle Street

- NAVE, FREDERIC G.—Spokane, Wash.  
1224 Hollis Street
- NEAL, ROBERT R.—Chicago 4, Ill.  
Assistant General Counsel  
North American Accident Ins. Co.  
209 S. LaSalle Street
- NEELY, EDGAR A.—Atlanta, Ga.  
Neely, Marshall & Greene  
1040 Hurt Building
- NEELY, ROBERT D.—Omaha, Neb.  
Dressler & Neely  
Brandeis Theater Building
- NELSON, ARTHUR E.—St. Paul 1, Minn.  
Nelson & Mohan  
1615 Pioneer Building
- NELSON, P. H.—Columbia 23, S. C.  
Nelson, Mullins & Grier  
902-905 Palmetto Building
- NELSON, ROBERT M.—Memphis 3, Tenn.  
Columbian Mutual Tower
- NESBIT, FRANK F.—Washington 5, D. C.  
Metropolitan Bank Building
- NEWMAN, DANIEL S.—Pittsburgh 19, Pa.  
2415 Grant Building  
Dickie, Robinson & McCamey
- NICHOLS, HENRY W.—New York 6, N. Y.  
Vice-President and General Counsel  
National Surety Corporation  
4 Albany Street
- NICHOLSON, ROBERT J.—Youngstown 3, Ohio  
715 Mahoning Bank Building
- NICKERSON, PALMER R.—Baltimore 2, Md.  
Duc, Nickerson & Whiteford  
605 Title Building
- NIEHAUS, JOHN M.—New York 22, N. Y.  
515 Madison Avenue
- NIGH, WARREN—Washington, D. C.  
Government Employees Insurance Company  
Investment Building
- NILLES, HERBERT G.—Fargo, N. D.  
Nilles, Oehlert & Nilles  
504 Black Building
- NIX, ARBIT—Athens, Ga.  
Erwin, Nix & Birchmore  
Southern Mutual Building
- NIXON, DAVID S.—Hartford 2, Conn.  
London & Lancashire Indemnity Company of  
America  
20 Trinity Street
- NOLAN, HENRY G.—Calgary, Alberta, Canada  
Hannah, Nolan, Chambers, Might & Saucier  
600-603 Lancaster Building
- NOLL, ROBERT M.—Marietta, Ohio  
Peoples Bank Building
- NOONAN, CHARLES F.—Minneapolis, Minn.  
Dorsey, Coleman, Barker, Scott & Barber  
1300 First National Soo Line Building
- NOONE, CHARLES A.—Chattanooga 2, Tenn.  
Suite 603, Chattanooga Bank Building
- NORDMARK, GODFREY—Denver 2, Colo.  
McComb, Nordmark & Zarlengo  
1020 First National Bank Building
- NORMANN, FRANK S.—New Orleans 12, La.  
16th Floor, Hibernia Bank Building
- NOTNAGEL, LELAND H.—Toledo 4, Ohio  
Lord, Hayward, Smith & Notnagel  
Nicholas Building
- NULTON, P. E.—Pittsburg, Kas.  
Nulton & Letton  
First National Bank Building
- O
- O'BRIEN, F. J.—Rochester, Minn.  
115 First Avenue, S.W.
- O'BRIEN, JOSEPH F.—Brooklyn 2, New York  
185 Montague Street
- O'BRIEN, MATTHEW J.—Chicago 4, Ill.  
O'Brien, Hanrahan & Keogh  
3520 Board of Trade Building
- O'CONNOR, JAMES H.—Syracuse 2, N. Y.  
Brown, Mangin & O'Connor  
1603 State Tower Building
- ODOM, H. TALBOT—Greenwood, Miss.  
Box 674
- ODUM, JOHN B.—Valdosta, Ga.  
Odum & Young  
Lawyers Building
- O'HARA, JAMES M.—Utica, N. Y.  
309 Foster Building  
and 117 W. Dominick Street  
Rome, N. Y.
- O'HEARN, JOHN V.—St. Paul 4, Minn.  
Anchor Casualty Company  
2700 University Avenue
- O'KELLEY, A. FRANK—Tallahassee, Fla.  
Keen & O'Kelley  
Rose Building
- OLDS, JAMES—Akron 8, Ohio  
(H. A. Waltz & James Olds)  
913 Second National Building
- OLIVER, ALLEN—Cape Girardeau, Mo.  
Oliver & Oliver  
402-406 Himmelberger-Harrison Bldg.
- O'MALLEY, THOMAS J.—New York, N. Y.  
45 John Street
- OMAN, RALPH—Topeka, Kas.  
McClure, Webb & Oman  
708 National Bank of Topeka Building
- O'NEILL, EDWARD T.—Fond du Lac, Wis.  
General Claims Attorney  
Threshermens Mutual Insurance Co.  
104 South Main Street

ORLANDO, SAMUEL P.—Camden, N. J.  
709 Market Street

ORR, CHARLES N.—St. Paul 1, Minn.  
Orr, Stark & Kidder  
Minnesota Building

ORR, GEORGE WELLS—New York 7, N. Y.  
80 John Street

OSBORNE, H. P.—Jacksonville 1, Fla.  
Osborne, Copp & Markham  
1625 Barnett National Bank Building  
P. O. Box 537

OWENS, DEAN—Rome, Ga.  
Matthews, Owens & Maddox  
131½ East Third Avenue

OWENS, GROVER T.—Little Rock, Ark.  
Owens, Ehrman & McHaney  
Pyramid Building

# P

PALMER, RAY G.—Duluth 2, Minn.  
Hunt, Palmer & Hood  
800 Lonsdale Building

PARCHER, FREDERIC C.—Columbus 16, Ohio  
246 North High Street

PARK, ARTHUR A.—San Francisco 4, Calif.  
Worthington, Park & Worthington  
Russ Building

PARKER, ALEXANDER W.—Richmond 19, Va.  
Christian, Barton, Parker & Boyd  
506 Mutual Building

PARKER, G. W., JR.—Fort Worth, Texas  
Bryan, Stone, Wade & Agerton  
2206 Fort Worth National Bank Building

PARKER, HAROLD T.—Mt. Holly, N. J.  
Powell & Parker  
117 Main Street

PARKER, LEO B.—Kansas City 6, Mo.  
Parker & Knipmeyer  
900 Waltham Building

PARKER, OTIS ROBERT, JR.—Fort Pierce, Fla.  
Liddon, Fee & Parker  
Faber Building  
Orange Avenue and Second Street

PARNELL, ANDREW W.—Appleton, Wis.  
Benton, Bosser, Becker & Parnell  
115 North Appleton Street

PARRY, R. P.—Twin Falls, Idaho  
Parry, Keenan, Robertson & Daly  
Fidelity National Bank Bldg., Box 534

PATTERSON, J. B.—Wichita 2, Kan.  
Hershberger, Patterson, Hook, Kirkpatrick &  
Jones  
1301 Union National Bank Building

PAUSCH, FRED E.—Baltimore 3, Md.  
Manager, Bonding Claim Dept.,  
Maryland Casualty Company

PEACE, WILLIAM H.—Philadelphia 10, Pa.  
White & Williams  
1900 Land Title Building

PEARCE, THEODORE S.—Philadelphia 4, Pa.  
4007 Chester Avenue

PEEBLES, JAMES McADEN—Nashville, Tenn.  
Tyne, Peebles, Henry & Tyne  
National Building

PELGRIFT, DELANCEY—Hartford 6, Conn.  
Pelgrift, Blumenfeld & Nair  
130 Capitol Avenue

PENDER, WM. C.—Norfolk 19, Va.  
Pender & Robertson  
619 Western Union Building

PERRY, BENNETT H.—Henderson, N. C.  
Perry & Kittrell  
Law Building

PETRINI, JAMES—Bakersfield, Calif.  
Borton, Petrini, Conron & Borton  
Professional Building, Box 528

PFAU, WILLIAM E.—Youngstown 3, Ohio  
710-711 Union National Bank Building

PHELAN, THOMAS N., K.C.—Toronto, Ontario, Can  
Phelan, O'Brien & Phelan  
Federal Building

PICKREL, WM. G.—Dayton 2, Ohio  
Pickrel, Schaeffer & Ebeling  
613-625 Gas & Electric Building

PIERCE, CLAYTON B.—Oklahoma City 2, Okla.  
Pierce, Rucker, Mock, Tabor & Duncan  
2401 First National Bank Building

PIERSON, WELCOME D.—Oklahoma City 2, Okla.  
Short & Pierson  
1515 First National Building

PIKE, MILES N.—Reno, Nev.  
Ayres, Pike & McLaughlin  
309 1st National Bank Building

PIRNIE, NELSON R.—Albany 7, N. Y.  
Ainsworth & Sullivan  
State Bank Building

PITTS, J. L.—Alexandria, La.  
Stafford & Pitts  
Guaranty Bank Building

PITTS, WILLIAM McLEAN—Selma, Ala.  
Pitts & Pitts  
1008½ Water Avenue

PLAUCHE, S. W.—Lake Charles, La.  
Plauche & Plauche  
Weber Building

PLIEDGER, CHARLES E. JR.—Washington 5, D. C.  
Washington Building  
15th Street and New York Avenue, N.W.

POMERENE, WARNER M.—Coshocton, Ohio  
Pomerene & Burns  
Coshocton National Bank Building

POORE, HARRY T.—Knoxville 02, Tenn.  
Poore, Kramer, Cox & Overton  
Fidelity Bankers Trust Building



POPPER, JOSEPH W.—Macon, Ga.  
Persons Building

PORTEOUS, WM. A. JR.—New Orleans 12, La.  
Porteous & Johnson  
2008 American Bank Building

POWELL, ARTHUR G.—Atlanta 3, Ga.  
Powell, Goldstein, Frazer & Murphy  
Citizens & Southern National Bank Bldg.

POWERS, LELAND—Boston 10, Mass.  
Powers & Hall  
30 Federal Street

PRICE, PAUL E.—Chicago 2, Ill.  
McKinley & Price  
33 North LaSalle Street

PRICKETT, WILLIAM—Wilmington 7, Del.  
404 Equitable Building

PRIEST, MYRL F.—St. Paul 4, Minn.  
Anchor Casualty Company  
2700 University Avenue

PRINGLE, SAMUEL W.—Pittsburgh 19, Pa.  
Dalzell, McFall, Pringle & Bredin  
450 Fourth Avenue

PROCTOR, CHARLES W.—Worcester 8, Mass.  
Proctor, Killeen & Howard  
390 Main Street

PRYOR, THOMAS BRADY, JR.—Fort Smith, Ark.  
Pryor, Pryor & Dobbs  
Merchants National Bank Building

PUTNAM, CLYDE C., JR.—Des Moines, Iowa  
Putnam, Putnam & Putnam  
722 Des Moines Building

## Q

QUINLIVAN, RAY J.—St. Cloud, Minn.  
Atwood & Quinlivan  
Western Union Building

## R

RALEY, DONALD W.—Canton 2, Ohio  
Lynch, Day, Lynch, Cope & Ketterer  
1110 First National Bank Building

RAMEY, T. B., JR.—Tyler, Texas  
Ramey, Calhoun, Marsh, Brelsford & Sheehy  
Citizens National Bank Building

RAMIREZ, CHARLES E.—Ancon, C. Z.  
Van Siclen & Ramirez  
6 Tivoli Avenue, P. O. Box 124

RANDALL, JOHN D.—Cedar Rapids, Iowa  
American Trust Building

RANKIN, JAMES KING—Atlanta, Ga.  
Powell, Goldstein, Frazer & Murphy  
1130 C. & S. Bank Building

RAUB, EDWARD B., JR.—Indianapolis 4, Ind.  
White, Wright, Raub & Forrey  
Room 1508 Merchants Bank Building

RAY, FRANK O.—Alpine, Texas  
214-217 Fuller Building

RAY, PAUL H.—Salt Lake City 1, Utah  
Ray, Quinney & Nebeker  
Suite 921, Kerns Building

REAGAN, FRANKLIN E.—St. Louis 1, Mo.  
Sievers & Reagan  
1515 Paul Brown Building

REAVILL, R. B.—Duluth 2, Minn.  
Holmes, Mayall, Reavill & Neimeyer  
900 Alworth Building

REDEKER, HARRY S.—Philadelphia 1, Pa.  
The Fidelity Mutual Life Ins. Co.  
The Parkway at Fairmount Avenue

REDFORD, CARROLL M.—Glasgow, Ky.  
Court House

REED, CLYDE—Fort Wayne 2, Ind.  
Eggeman, Reed & Cleland  
1201 Old First Bank Building

REED, FRED O.—Los Angeles, Calif.  
Reed & Kirkland  
639 South Spring Street

REED, H. M.—Waterloo, Iowa  
Reed & Beers  
537 Black Building

REED, PETER—Cleveland, Ohio  
McKeehon, Merrick, Aiter & Stewart  
2800 Terminal Tower

REEDER, HERMAN W.—Columbus 16, Ohio  
246 North High Street

REEDER, P. E.—Kansas City 6, Mo.  
Suite 808, Scarritt Building

REEVES, G. L.—Tampa 1, Fla.  
Reeves, Allen & Johnson  
Box 2111

REID, MAX B.—Blytheville, Ark.  
Reid, Eviard & Roy  
Lynch Building

REYNOLDS, FRANCIS V.—Providence 3, R. I.  
724 Industrial Trust Building

REYNOLDS, HUGH E.—Indianapolis 4, Ind.  
Slaymaker, Merrell, Locke & Reynolds  
750 Consolidated Building

RHODES, CHRIS L.—Tulsa 3, Okla.  
Crouch, Rhodes & Crowe  
1128 Hunt Building

RHODES, FREDERICK ATLAS—Kansas City 10, Mo.  
Central Surety & Insurance Corp.  
P. O. Box 207

RICE, J. PERCIVAL—Dallas 1, Texas  
24th Floor, Mercantile Bank Building

RICE, ROBERT H.—Elyria, Ohio  
Elyria Savings Building

RICH, ERNEST A.—Minneapolis 2, Minn.  
826 First National Soo-Line Building

- RICHARDSON, CHESTER D.—Kenosha, Wis.  
Dale Building
- RICHARDSON, FORREST E.—Portland 3, Maine  
Robinson, Richardson & Leddy  
85 Exchange Street
- RICHARDSON, JOHN E.—Glasgow, Ky.  
New Farmers National Bank Building
- RIEPE, CARL C.—Burlington, Iowa  
Hirsch, Riepe & Wright  
506-13 Tama Building
- RIVERS, GEORGE L. BUIST—Charleston, S. C.  
Hagood, Rivers & Young  
28 Broad Street, Box 903
- RIVES, AL G.—Birmingham 3, Ala.  
Jackson, Rives & Pettus  
818-21 Massey Building
- ROBB, M. S.—Minneapolis 2, Minn.  
940 Builders Exchange
- ROBBIE, JOSEPH H., JR.—Mitchell, S. D.  
305 Medical Arts Building
- ROBERTS, H. MELVIN—Cleveland, Ohio  
Howell, Roberts & Duncan  
1026 Guardian Building
- ROBERTS, KLINE L.—Columbus 15, Ohio  
Knepper, White & Dempsey  
5 East Long Street
- ROBERTS, M. M.—Hattiesburg, Miss.  
Heidelberg & Roberts  
Citizens Bank Building
- ROBERTS, MELVIN M.—Cleveland, Ohio  
Howell, Roberts & Duncan  
1026 Guardian Building
- ROBERTSON, J. B.—Kansas City 13, Mo.  
Employers Reinsurance Corporation  
P. O. Box 2088
- ROBERTSON, LAWRENCE V.—Tucson, Ariz.  
Darnell, Robertson & Holesapple  
401 Valley National Building  
Box 30
- ROBINETTE, IVAN—Phoenix, Ariz.  
Gust, Rosenfeld, Divelbess, Robinette & Linton  
Professional Building
- ROBINSON, HOWARD L.—Clarksburg, W. Va.  
Robinson & Stump  
Union Bank Building
- ROBINSON, MEMORY L.—Birmingham 3, Ala.  
Lange, Simpson, Robinson & Somerville  
1029 Frank Nelson Building
- ROBINSON, THOMAS N.—Benton Harbor, Mich.  
403 Fidelity Building
- ROCAP, JAMES E.—Indianapolis 4, Ind.  
Rocap & Rocap  
129 East Market Street
- ROCHE, DONALD M.—Chicago 4, Ill.  
Continental Casualty Company  
175 West Jackson Blvd., Room 715
- RODE, ALFRED—Seattle 1, Wash.  
Shank, Belt, Rode & Cook  
1401 Joseph Vance Building
- RODEY, PEARCE CODDINGTON—Albuquerque, N. M.  
Rodey, Dickason & Sloan  
First National Bank Building  
P. O. Box 558
- ROEMER, ERWIN W.—Chicago 3, Ill.  
Gardner, Carton & Douglas  
33 South Clark Street
- ROGOSKI, ALEXIS J.—Muskegon, Mich.  
Hackley Union National Bank Building
- ROLLINS, H. BEALE—Baltimore 2, Md.  
629 Title Building
- ROMANACH, GUILLERMO DIAZ—Havana, Cuba  
Obispo No. 53, The Trust Company Bldg.
- ROSEWATER, STANLEY M.—Omaha 2, Neb.  
Rosewater, Mecham, Shackelford & Stoehr  
City National Bank Building
- ROSS, JAMES H.—Oklahoma City 2, Okla.  
Ross & Earnheart  
760 First National Bank Building
- ROWE, ROYCE G.—Chicago 40, Ill.  
Lumbermens Mutual Casualty Co.  
Mutual Insurance Building  
4750 Sheridan Road
- ROYSTER, JOHN H.—Peoria 2, Ill.  
809 Central National Bank Building
- RUARK, ROBERT—Raleigh, N. C.  
Ruark & Ruark  
Suite 1008, Insurance Building
- RUDOLPH, HAROLD W.—New Canaan, Conn.  
Gerrish Lane
- RUNALS, CLARENCE R.—Niagara Falls, N. Y.  
Franchot, Runals, Cohen, Taylor & Mallam  
425-446 Gluck Building
- RUNKLE, CLARENCE B.—Los Angeles, 14, Calif.  
Crider, Runkle & Tilson  
650 South Spring Street
- RUST, ADLAI H.—Bloomington, Ill.  
Gen. Counsel, State Farm Mutual Auto Ins. Co.  
State Farm Mutual Building
- RUTHERFORD, W. HAROLD—Chicago 4, Ill.  
Hartford Accident & Indemnity Co.  
1329 Insurance Exchange
- RYAN, CHARLES F.—Rutland, Vt.  
Ryan, Smith & Carbine  
Mead Building
- RYAN, FRANK P.—Worcester 8, Mass.  
Ryan & Harrington  
332 Main Street
- RYAN, LEWIS C.—Syracuse, N. Y.  
Hancock, Dorr, Ryan & Shove  
Hills Building
- RYAN, STANLEY M.—Janesville, Wis.  
Dougherty, Grubb & Ryan  
401 Jackman Building

## S

- SAHLER, W. H., JR.—Birmingham 3, Ala.  
Sadler & Sadler  
1316 Comer Building
- SALMON, CARL S.—Amsterdam, N. Y.  
53 East Main Street
- SALMON, DEL B.—Schenectady 5, N. Y.  
521 State Street
- SAMPSON, RICHARD HUNT—Los Angeles 14, Calif.  
Tripp, Callaway, Sampson & Dryden  
210 West Seventh Street
- SANFORD, WILLIAM C.—Reno, Nev.  
Withers, Edwards, Sanford & Horgan  
43 North Sierra Street
- SAPP, ARMISTEAD, W.—Greensboro, N. C.  
Sapp & Moore  
604 Dixie Building
- SARGENT, A. H.—Cedar Rapids, Iowa  
Sargent, Spangler & Hines  
Merchants National Bank Building
- SAVAGE, LEONARD H.—Oklahoma City 2, Okla.  
Savage, Gibson & Benefield  
2701 APCO Tower
- SAWYER, HERBERT S.—Miami 32, Fla.  
Evans, Mershon, Sawyer, Johnston & Simmons  
First National Bank Building  
Box 1390 (8)
- SCALLEN, RAYMOND A.—Minneapolis 2, Minn.  
Faegre & Benson  
1260 Northwestern Bank Building
- SCHACHT, WM. C.—Rochester, Minn.  
Schacht & Schacht  
100 First Avenue Building
- SCHILL, WALTER O.—Los Angeles 14, Calif.  
Schell & Delamer  
215 W. Seventh Street
- SCHISLER, J. HARRY—Baltimore 3, Md.  
Mgr. and Attorney Claim Department  
Fidelity & Deposit Company of Maryland  
and American Bonding Co. of Baltimore  
Fidelity Building
- SCHLIF, ALBERT C.—Springfield, Ill.  
Brown, Hay & Stephens  
714 First National Bank Building
- SCHLOTTHAUER, GEORGE MCD.—Madison, Wis.  
Grelle & Schlotthauer  
105 Monona Avenue
- SCHNEIDER, PHILIP J.—Cincinnati 2, Ohio  
Waite, Schindel & Bayless  
1318 Union Central Life Building
- SCHOBINGER, WILLIAM—New York 3, N. Y.  
London Guarantee & Acc. Co.  
55 Fifth Avenue
- SCHROEDER, H. J.—Stevens Point, Wis.  
Hardware Mutual Casualty Company
- SCHULTZ, PETER A.—Buffalo, N. Y.  
Steele & Schultz  
1054-60 Ellicott Square
- SCHWARTZ, WILBUR C.—St. Louis 1, Mo.  
722 Chestnut Street
- SCOTT, JOHN W.—Joplin, Mo.  
Scott & Scott  
Suite 512-516, Joplin National Bank Bldg.
- SCOTT, PAUL R.—Miami 6, Fla.  
Loftin, Anderson, Scott, McCarthy & Preston  
Ingraham Building, Box 1069
- SCROGGIE, LEE J.—Detroit 26, Mich.  
Lacey, Scroggie, Lacey & Buchanan  
Dime Building
- SEARL, WILLIAM C.—Lansing, Mich.  
Secretary and General Counsel,  
Auto-Owners Insurance Company  
615 North Capitol Avenue, Box 660
- SEARS, BARNABAS F.—Aurora, Ill.  
Sears & Streit  
Old Second National Bank Building
- SEARS, BURTON P.—Evanston, Ill.  
Associate General Counsel  
Washington National Insurance Co.  
610 Church Street
- SEBASTIAN, ARTHUR M.—Columbus 7, Ohio  
Benoy & Sebastian  
Suite 2910, 50 W. Broad Street
- SEILER, ROBERT E.—Joplin, Mo.  
Seiler, Blanchard & VanFleet  
Joplin National Bank Building
- SELLERS, CHARLES W.—Cleveland 14, Ohio  
Thompson, Hine & Flory  
Guardian Building
- SEMPLE, HAROLD R.—Providence, R. I.  
208 Turks Head Building
- SESSIONS, CICERO—New Orleans 12, La.  
Montgomery, Fenner & Brown  
1105 Maritime Building
- SEXTON, JOHN J.—St. Paul 1, Minn.  
Sexton & Kennedy  
534 Minnesota Building
- SHACKELFORD, GEO. S. JR.—Roanoke 3, Va.  
Cocke, Hazelgrove & Shackelford  
Colonial-National Bank Bldg., Box 565
- SHACKLEFORD, R. W.—Tampa 2, Fla.  
Shackelford, Farrior & Shannon  
700 Tampa Theatre Building
- SHAFFER, HERBERT—Cincinnati 2, Ohio  
Waite, Schindel & Bayless  
1318 Union Central Life Building
- SHANDS, DUGAS—Cleveland, Miss.  
Masonic Building
- SHANNON, GEORGE T.—Tampa 2, Fla.  
Shackelford, Farrior & Shannon  
700 Tampa Theatre Building

- SHAPIRO, JOSEPH G.—Bridgeport, Conn.  
Shapiro & Daly  
945 Main Street
- SHAYLOR, CLYDE L.—Ashtabula, Ohio  
National Bank Building
- SHEPPARD, JAMES C.—Los Angeles 13, Calif.  
Sheppard, Mullin, Richter & Balthis  
458 South Spring Street
- \*SHEREFF, JAY—New York, N. Y.  
325 East 79th Street
- SHERIDAN, BERNARD L.—Paola, Kan.  
Sheridan, Bishop & Sullivant  
Whitaker Building
- SHERIFF, JOHN C.—Pittsburgh 19, Pa.  
Sheriff, Lindsay, Weis & McGinnis  
Law & Finance Building
- SHERWOOD, HERBERT M.—Providence 3, R. I.  
Sherwood & Clifford  
1003 Turks Head Building
- SHIELDS, DAN B.—Salt Lake City 1, Utah  
419 Judge Building
- SHIPMAN, F. L.—Troy, Ohio  
Shipman & Shipman  
320 West Main Street
- SHOHL, WALTER M.—Cincinnati 2, Ohio  
Dinsmore, Shohl, Sawyer & Dinsmore  
1218-1225 Union Central Building
- SHUGHART, HENRY M.—Kansas City, Mo.  
Commerce Building
- SHULL, DELOSS P.—Sioux City 9, Iowa  
Shull & Marshall  
1109 Badgerow Building
- SHUTTLEWORTH, V. C.—Cedar Rapids, Iowa  
Elliott, Shuttleworth & Ingersoll  
Merchants National Bank Building
- SIMPSON, JAMES A.—Birmingham 3, Ala.  
Lange, Simpson, Robinson & Somerville  
1029 Frank Nelson Building
- SINNETT, THOMAS P.—Rock Island, Ill.  
Sinnott & Britton  
State Bank Building
- SKEEN, J. H.—Baltimore 2, Md.  
Frank, Skeen & Oppenheimer  
1508 First National Bank Building
- SKUTT, V. J.—Omaha, Nebraska  
Home Office Counsel  
Mutual Benefit Health & Accident Association  
3316 Farnam Street
- SLATON, JOHN M.—Atlanta 3, Ga.  
Suite 1009 The 22 Marietta Street Building
- SLAVEN, LANT R.—Williamson, W. Va.  
National Bank of Commerce Bldg.
- SMALLWOOD, JOHN M.—Russellville, Ark.  
Bank of Russellville Building
- SMALLWOOD, ROBERT L. JR.—Oxford, Miss.
- SMITH, C. DOUGLAS—Santa Barbara, Calif.  
Griffith & Thornburg  
7 West Figueroa Street
- SMITH, CHARLES F.—Wausau, Wis.  
Smith, Okoneski, Puchner & Tinkham  
Thorp Finance Building
- SMITH, CHASE M.—Chicago 40, Ill.  
Smith, Rowe, Howe, Hurley & Bloom  
Mutual Insurance Building  
4750 Sheridan Road
- SMITH, CLATER W.—Baltimore 2, Md.  
Clarke, Thomsen & Smith  
Baltimore Trust Building
- SMITH, E. B.—Boise, Idaho  
Idaho Building
- SMITH, FORREST S.—Jersey City 2, N. J.  
Edwards, Smith & Dawson  
1 Exchange Place
- SMITH, H. L.—Tulsa 3, Okla.  
430-33 Kennedy Building
- SMITH, JAMES T.—Midland, Texas  
Whitaker, Turpin, Kerr, Smith & Brooks  
Box 913, First National Bank Building
- SMITH, JULIUS C.—Greensboro, N. C.  
Gen. Counsel, Jefferson Standard Life Ins. Co.  
Smith, Wharton & Jordan  
Jefferson Standard Building
- SMITH, P. EUGENE—Dayton 2, Ohio  
Marshall, Harlan & Smith  
820 Reibold Building
- SMITH, ROGER H.—Toledo 4, Ohio  
Effler, Eastman, Stichter & Smith  
902 Home Bank Building
- SMITH, SYLVESTER C., JR.—Newark 1, N. J.  
General Attorney, The Prudential  
Insurance Company of America  
18 Bank Street
- SMITH, WILLIAM P.—Chicago 4, Ill.  
c/o Continental Casualty Co.  
310 South Michigan Ave.
- SMITH, WILLIS—Raleigh, N. C.  
Smith, Leach & Anderson  
Security Bank Building
- SMITHSON, SPURGEON L.—Kansas City 6, Mo.  
Smithson & Stubbs  
724 Rialto Building
- SNATTINGER, IRWIN—Topeka, Kan.  
National Bank of Topeka Building
- SNODGRASS, PHILIP N.—Madison 3, Wis.  
General Casualty Company  
117 East Wilson Street
- SNOW, C. B.—Jackson, Miss.  
Butler & Snow  
Deposit Guaranty Bank Building

- SNOW, EDWARD L.—Meridian, Miss.  
Snow & Covington  
Threefoot Building, P. O. Box 786
- SNYDER, GERALD C.—Waukegan, Ill.  
Snyder & Clarke  
210 Washington Street
- SNYDER, HENRY L.—Allentown, Pa.  
Snyder, Wert & Wilcox  
510 Hamilton Street
- SPAIN, FRANK E.—Birmingham 3, Ala.  
Spain, Gillon, Grooms & Young  
408 First National Building
- SPELLMAN, FRED B. H.—Alva, Okla.  
Mauntel & Spellman  
Box No. 299
- SPRAY, JOSEPH A.—Los Angeles 14, Calif.  
Spray, Davis & Gould  
341 Roosevelt Building  
727 W. 7th Street
- SPRINKLE, PAUL C.—Kansas City 6, Mo.  
Sprinkle & Knowles  
515 Lathrop Building
- STAFFORD, HAROLD E.—Chippewa Falls, Wis.  
Stafford & Stafford  
First National Bank Building
- ST. CLAIR, ASHLEY—Boston 17, Mass.  
Liberty Mutual Insurance Company  
175 Berkeley Street
- STANLEY, ARTHUR J., JR.—Kansas City 10, Kan.  
Stanley, Stanley, Schroeder,  
Weeks & Thomas  
1106 Huron Building
- STANLEY, W. E.—Wichita 2, Kan.  
Depew, Stanley, Weigand, Hook & Curfman  
830 First National Bank Building
- STANT, DONALD T.—Bristol, Va.—Tenn.  
Stant & Roberts  
Reynolds Arcade Building
- STARR, LEWIS ABBOTT—Camden, N. J.  
Starr, Summerill & Davis  
330 Market Street
- STATHERS, WILLIAM G.—Clarksburg, W. Va.  
Stathers, Stathers & Cantrall  
Goff Building
- STECHE, JOSEPH D.—Toledo 4, Ohio  
Yager, Bebout & Stecher  
1054-1060 Toledo Trust Building
- STEER, GEORGE H., K. C.—Edmonton, Alberta,  
Canada  
Milner, Steer, Poirier, Martland & Booker  
Royal Bank Building
- STEPHENS, OSCAR A.—Youngstown 3, Ohio  
Stephens & Young  
1102 Mahoning Bank Building
- STEVENS, JOHN MORGAN—Jackson 107, Miss.  
Stevens & Stevens  
Standard Life Building, P. O. Box 906
- STEWART, DON W.—Lincoln 8, Neb.  
Stewart & Stewart  
1412 Sharp Building
- STEWART, JOHN W.—Lincoln, Neb.  
Stewart & Stewart  
1421 Sharp Building
- STEWART, JOSEPH R.—Kansas City 10, Mo.  
Asst. to General Counsel  
Kansas City Life Insurance Co.  
3520 Broadway
- STICHTER, WAYNE E.—Toledo 4, Ohio  
Effler, Eastman, Stichter & Smith  
9th Floor, Home Bank Building
- STICKEL, FRED G. JR.—Newark 2, N. J.  
Stickel & Stickel  
Raymond Commerce Building
- STILWILL, C. F.—Sioux City 13, Iowa  
Stilwill, Brackney, Stilwill & Wilson  
Davidson Building
- STINER, L. R.—Hastings, Nebr.  
Stiner, Boslaugh & Stiner  
Clarke Building
- STOCKWELL, E. L.—Los Angeles 14, Calif.  
Pacific Finance Building
- STONE, AYTCHMONDE P. JR.—Springfield, Mo.  
Stone & Smith  
Woodruff Building
- STONE, ROBERT—Topeka, Kan.  
McClure, Webb & Oman  
708 National Bank of Topeka Building
- STOREY, DOUGLASS D.—Harrisburg, Pa.  
Storey & Bailey  
16 North Market Square
- STOUDT, JAMES W.—Reading, Pa.  
Body, Muth & Rhoda  
541 Court Street
- STOVER, WALTER—Watertown, S. D.  
First Citizens National Bank Building
- STRASBURGER, HENRY W.—Dallas 1, Texas  
Strasburger, Price, Holland, Kelton & Miller  
Gulf States Building
- STRATTON, HUBERT C.—Syracuse, N. Y.  
Bond, Schoeneck & King  
1400 State Tower Building
- STRITE, EDWIN D.—Chambersburg, Pa.  
306 Chambersburg Trust Company Bldg.
- STUBBS, TOM J.—Kansas City, Mo.  
Smithson & Stubbs  
724 Rialto Building
- SULLIVAN, BRUCE R.—Albany 7, New York  
Ainsworth & Sullivan  
75 State Street
- SULLIVAN, CHARLES B.—Albany 7, N. Y.  
Ainsworth & Sullivan  
75 State Street
- SULLIVAN, GEORGE S.—Syracuse, N. Y.  
MacKenzie, Smith & Mitchell  
821 O. C. S. B. Building



- SULLIVAN, JOHN F.—Mandan, N. D.  
Sullivan, Fleck, Kelsch & Lord  
First National Bank Building
- SUTHERLAND, ROBERT J.—Madison 3, Wis.  
Schubring, Ryan, Peterson & Sutherland  
The Power & Light Building
- SWAINSON, CLARENCE A.—Cheyenne, Wyo.  
Hynds Building
- SWANSON, ALVIN W.—Minneapolis 2, Minn.  
Durham & Swanson  
1440 Northwestern Bank Building
- SWANSTROM, GERALD M.—Milwaukee 2, Wis.  
The Northwestern Mutual Life Ins. Co.  
720 East Wisconsin Avenue
- SWARTZ, C. DONALD—Philadelphia 7, Pa.  
Swartz, Campbell & Henry  
Lincoln-Liberty Building
- SWEET, JOE G.—San Francisco 4, Calif.  
Hadsell, Sweet & Ingalls  
Financial Center Building
- SWEET, WILLIAM P.—Kansas City, Mo.  
916 Walnut St. Bldg., 3rd Floor
- SWEITZER, J. MEARL—Wausau, Wis.  
Gen. Counsel, Employers Mut. Liab. Ins. Co.  
407 Grant Building
- SWISHER, B. F.—Waterloo, Iowa  
Swisher, Cohrt & Swisher  
Waterloo Building
- SWISHER, WARREN C.—Chicago 4, Ill.  
Continental Casualty Company  
310 South Michigan Avenue
- SYKES, ROBERT H.—Durham, N. C.  
410-11-12 Geer Building, Box 376
- SYMONS, NOEL S.—Buffalo 2, N. Y.  
Rann, Brown, Sturtevant & Kelly  
440 M. & T. Building
- T**
- TAYLOR, EDWARD I.—Hartford 15, Conn.  
The Century Indemnity Co.  
670 Main Street
- TAYLOR, LOWELL—Memphis 3, Tenn.  
Taylor, Quick & Watson  
Commerce Title Building
- TEMPLE, JOHN JAY—Detroit 26, Mich.  
Temple, Brown, Culehan & Temple  
1749 Penobscot Building
- TERRY, WILLIAM H., JR.—Memphis, Tenn.  
McDonald, McDonald & Kuhn  
1120 Commerce Title Building
- THOMAS, ADELBERT W.—Cleveland 15, Ohio  
1220 B. F. Keith Building
- THOMAS, ULYSSES S.—Buffalo 2, N. Y.  
719 White Building
- THOMPSON, FLOYD E.—Chicago 3, Ill.  
Poppenhusen, Johnston, Thompson &  
Raymond  
11 South LaSalle Street
- THOMPSON, GROVER C.—Lexington 3, Ky.  
First National Bank & Trust Co. Bldg.
- THOMPSON, WILL C.—Dallas 1, Texas  
Thompson, Knight, Harris, Wright & Weisberg  
Republic Bank Building
- THOMSEN, ROSZEL C.—Baltimore 2, Md.  
Clark, Thomsen & Smith  
Baltimore Trust Building
- THORNBURY, P. L.—Columbus 16, Ohio  
Farm Bureau Mutual Auto Ins. Co.  
246 North High Street
- THURMAN, HAL C.—Dallas 9, Texas  
Braniff Airways, Love Field
- TINKHAM, RICHARD P.—Hammond, Ind.  
Tinkham & Tinkham  
708 Calumet Building
- TOEBAAS, OSCAR T.—Madison 3, Wis.  
Wilkie, Toebaas, Hart & Jackman  
111 South Hamilton Street
- TOLBERT, RAYMOND A.—Oklahoma City 2, Okla.  
Embry, Johnson, Crowe, Tolbert & Shelton  
640 First National Building
- TOLER, JOHN L.—New Orleans 12, La.  
Chaffe, McCall, Bruns, Toler & Phillips  
724 Whitney Building
- TOMPKINS, OSCAR L.—Dothan, Ala.  
Newberry Building
- TOOHY, CLIFFORD M.—Detroit 26, Mich.  
Dime Bank Building
- TOPPING, PRICE H.—New York 3, N. Y.  
Guardian Life Ins. Co. of America  
50 Union Square
- TOUCHSTONE, LUCIAN—Dallas 1, Texas  
1108 Magnolia Building
- TOUCHSTONE, O. O.—Dallas 1, Texas  
1108 Magnolia Building
- TOWERS, C. D.—Jacksonville 2, Fla.  
Rogers, Towers & Bailey  
508 Consolidated Building
- TOWNSEND, MARK, JR.—Jersey City N. J.  
Townsend & Doyle  
921 Bergen Avenue
- TRAVIS, CECIL F.—Jackson 107, Miss.  
Lotterhos, Travis & Dunn  
1019 Standard Life Building
- TRAYNOR, MACK V.—Devils Lake, N. D.  
Traynor & Traynor  
8-9-10-11 Mann Building
- TRESSLER, DAVID L.—Chicago 3, Ill.  
Kitch, Moore & Tressler  
1200-105 South LaSalle Street

TRIPLETT, ARTHUR FAIRFAX—Pine Pluff, Ark.  
National Building

TRIPPE, ALVIN C.—Kansas City, Mo.  
Hogsett, Trippe, Depping & Houts  
2900 Fidelity Building

TSCHUDI, HAROLD—Baltimore 2, Md.  
Semmes, Bowen & Semmes  
Baltimore Trust Building

TUBB, THOMAS JEFFERSON—West Point, Miss.  
18 Court Street

TUCKER, R. C.—Kansas City 6, Mo.  
Harding, Murphy & Tucker  
831 Scarritt Building

TUCKER, WARREN C.—Utica, N. Y.  
Tucker & Bisselle  
P. O. Drawer 530

TURNER, MARK N.—Buffalo 2, N. Y.  
Rahn, Brown, Sturtevant & Kelly  
440 M & T Building

TURPIN, ROBERT M.—Midland, Texas  
Whitaker, Turpin, Kerr, Smith & Brooks  
First National Bank Building  
P. O. Box 913

TYLER, MORRIS—New Haven 9, Conn.  
Gumbert, Corbin, Tyler & Cooper  
205 Church Street

## U

UGHETTA, CASPER B.—New York 7, N. Y.  
90 John Street

ULRICH, LESLIE R.—Cleveland 14, Ohio  
Garfield, Baldwin, Jamison, Hope & Ulrich  
1425 Guardian Building

UPSON, J. WARREN—Waterbury 89, Conn.  
Bronson, Lewis, Bronson & Upson  
111 W. Main Street

UZZELL, T. A. JR.—Asheville 2, N. C.  
Johnson & Uzzell  
P. O. Box 7526, Court House Station

## V

VANALSBERG, DONALD J.—Detroit 26, Mich.  
Detroit Automobile Inter-Ins. Exchange  
400 United Artists Building

VAN CLEAVE, THOMAS M.—Kansas City 12, Kan.  
McAnany, Alden, Van Cleave & Phillips  
604 Commercial National Bank Building

VANDUZER, ASHLEY M.—Cleveland 13, Ohio  
McKeehan, Merrick, Arter & Stewart  
Terminal Tower

VAN DYKE, JAMES W.—Paris, Tenn.  
Van Dyke & Dunlap  
Commercial Bank Building

VAN FLEET, HERBERT—Joplin, Mo.  
Seiler, Blanchard & Van Fleet  
Joplin National Bank Building

VAN ORMAN, FRANCIS—Newark 2, N. J.  
V.-P. & G. C. Bankers Indemnity Ins. Co.  
15 Washington Street  
Box 247

VAN ORMAN, WAYNE—New York 7, N. Y.  
Van Orman & Harmon  
90 John Street

VAN SICLEN, WM. A.—Bayside, N. Y.  
32-19 211th Street

VARNUM, LAURENT KIMBALL—Grand Rapids, Mich.  
Travis, Merrick, Varnum & Riddering  
1000 Michigan Trust Building

VIERING, RUSSELL W.—Hartford, Conn.  
30 Trinity Street

VISER, MORTIMER—Louisville, Ky.  
Davis, Boehl, Viser & Marcus  
Kentucky Home Life Building

VOGEL, LESLIE H.—Chicago 3, Ill.  
Vogel & Bunge  
Suite 901, Borland Building  
105 South LaSalle Street

## W

WAECHTER, ARTHUR J. JR.—New Orleans 12, La.  
Jones, Flanders, Waechter & Walker  
842 Canal Building

WAGNER, RICHARD C.—New York 7, N. Y.  
Association of Casualty & Surety Executives  
60 John Street

WALBURG, HARRY E.—Newark 2, N. J.  
Cox and Walburg  
Raymond-Commerce Building  
11 Commerce Street

WALKER, HENRY B.—Evansville 16, Ind.  
Walker & Walker  
406 Old National Bank Building

WALKER, HENRY B., JR.—Evansville 16, Ind.  
Walker & Walker  
406 Old National Bank Building

WALKER, HOWARD C.—Akron, Ohio  
Walker & Alpeter  
1003 Second National Building

WALKER, WM. M.—Rock Island, Ill.  
Connelly & Walker  
First National Bank Building

WALLER, T. S.—Paducah, Ky.  
Waller, Threlkeld & Whitlow  
501-06 Citizens Savings Bank Bldg.

WALTON, MILLER—Miami 32, Fla.  
Walton, Hubbard, Schroeder, Lantaff & Atkins  
913 Alfred I Du Pont Building

WALTZ, HAROLD ADDISON—Akron 8, Ohio  
Waltz & Olds  
912-3-4 Second National Building

- WARD, D. L.—New Bern, N. C.  
Dunn Building
- WARDLE, FREDERICK C.—Detroit 26, Mich.  
Claims Attorney,  
American Associated Insurance Companies  
1521 National Bank Building
- WARE, OWEN WALLER—Baton Rouge, La.  
Albritton, Ware & Litton  
610 Roumain Building
- WARNER, C. E.—Minneapolis 2, Minn.  
928 First National Soo Line Building
- WARNER, C. F.—Kansas City, Mo.  
Claims Attorney  
Central Surety & Insurance Corporation  
P. O. Box 207
- WARNER, HENRY C.—Dixon, Ill.  
Box 184, Warner Building
- WARNER, MILO J.—Toledo 4, Ohio  
Doyle, Lewis & Warner  
Nicholas Building
- WARREN, F. G.—Sioux Falls, S. D.  
Boyce, Warren, Murphy & McDowell  
Boyce Building
- WARREN, THEODORE E.—Ashtabula, Ohio  
Peoples Building & Loan Building
- WASSELL, THOMAS W.—Dallas 1, Texas  
Interurban Building
- WATKINS, THOMAS G.—Nashville 3, Tenn.  
Watkins & Crowder  
723-25-27 Stahlman Building
- WATKINS, THOMAS H.—Jackson 105, Miss.  
Watkins & Eager  
Standard Life Building
- WATKINS, WILLIAM H.—Jackson 105, Miss.  
Watkins & Eager  
Standard Life Building
- WATROUS, CHARLES A.—New Haven 7, Conn.  
P. O. Box 1656
- WATTAM, C. C.—Fargo, N. D.  
Wattam, Vogel & Vogel  
20½ Broadway
- WATTERS, THOMAS, JR.—New York 7, N. Y.  
Watters, Cowen & Baldridge  
116 John Street
- WATTS, OLIN E.—Jacksonville 2, Fla.  
Jennings & Watts  
814 Barnett National Bank Building
- WAY, ALEXANDER B., JR.—Boston 9, Mass.  
Cryan & Way  
33 Broad Street
- WEBB, D. C.—Knoxville 8, Tenn.  
Green, Webb & McCampbell  
800 Burwell Building
- WEBB, ROBERT L.—Topeka, Kan.  
McClure, Webb & Oman  
708 National Bank of Topeka Building
- WEBER, JOHN A.—Medina, Ohio
- WEBSTER, LUTHER IRA—Rochester 4, N. Y.  
Webster, Lamb & Webster  
714 Union Trust Building
- WEECH, C. SEWELL—Baltimore 3, Md.  
Attorney and Vice President,  
New Amsterdam Casualty Company  
227 St. Paul Street
- WEEKS, THOMAS N.—Waterville, Maine  
Perkins, Weeks & Hutchins  
Depositors Trust Building
- WEH, ROBERT M.—Cleveland, Ohio  
Burgess, Fulton & Fuller  
1250 Terminal Tower
- WEICHEL, GEORGE M.—Chicago 4, Ill.  
Dent, Weichelt & Hampton  
1111 The Rookery Bldg., 209 S. LaSalle St.
- WEIGAND, LAWRENCE—Wichita 2, Kan.  
Depew, Stanley, Weigand, Hook & Curfman  
Suite 830, First National Bank Building
- WELCH, W. S.—Laurel, Miss.  
Welch, Cooper & Welch  
First National Bank Bldg., Box 817
- WELLS, MAXWELL W.—Orlando, Fla.  
Maguire, Voorhis & Wells  
P. O. Box 633
- WELLS, ROBERT W.—Reno, Nev.  
Morgan, Brown & Wells  
10 State Street
- WELLS, W. CALVIN, III—Jackson 102, Miss.  
Wells, Wells, Newman & Thomas  
Lamar Life Building
- WERNER, VICTOR DAVIS—New York 6, N. Y.  
Suite 2304-19 Rector Street
- WESLEY, GEORGE B.—New York 3, N. Y.  
Phoenix-London Group  
55 Fifth Avenue
- WEST, ROGER H.—Daytona Beach, Fla.  
116 South Beach Street, P. O. Box 310
- WESTON, S. BURNS—Cleveland 13, Ohio  
McConnell, Blackmore, Cory & Burke  
1208 Terminal Tower
- WHALEY, THOMAS B.—Columbia, S. C.  
Wise & Whaley  
700-1-2 Liberty Life Building
- WHALEY, VILAS H.—Racine, Wis.  
408-411 Badger Building
- WHITAKER, R. A.—Kinston, N. C.  
First-Citizens Bank Building  
Box 281
- WHITE, ANDREW J. JR.—Columbus 15, Ohio  
Knepper, White & Dempsey  
5 East Long Street
- WHITE, HARVEY E.—Norfolk 10, Va.  
White & Ryan  
Citizens Bank Building

- WHITE, JACOB S.—Indianapolis 4, Ind.  
White, Wright, Raub & Forrey  
1508 Merchants Bank Building
- WHITE, LOWELL—Denver 2, Colo.  
550 Equitable Building
- WHITE, MORRIS E.—Tampa 2, Fla.  
Fowler, White, Gillen, Yancey & Humkey  
Citizens Building
- WHITE, THOMAS E.—New York City  
Fidelity & Deposit Co. of Maryland  
140 William Street
- WHITE, THOMAS RAEBURN, JR.—Philadelphia 10, Pa.  
White & Williams  
1900 Land Title Building
- WHITE, W. H.—Gulfport, Miss.  
White & Morse  
Abstract Building
- WHITEHOUSE, BROOKS—Portland, Maine  
Verrill, Dana, Walker, Philbrook & Whitehouse  
First National Bank Building
- WHITFIELD, ALLEN—Des Moines 9, Iowa  
Whitfield, Musgrave, Selvy & Fillmore  
616 Insurance Exchange Building
- WICKER, JOHN J. JR.—Richmond 21, Va.  
501 Mutual Building
- WICKERSHAM, F. BREWSTER—Harrisburg, Pa.  
Metzger & Wickersham  
501 Keystone Bldg., 22 S. 3rd Street
- WICKHAM, ARTHUR—Milwaukee 2, Wis.  
Quarles, Spence & Quarles  
828 North Broadway
- WICKHAM, WILLIAM A.—Detroit 32, Mich.  
Standard Accident Insurance Company  
640 Temple Avenue
- WILBERT, PAUL L.—Pittsburg, Kansas  
Keller, Burnett, Owsley & Wilbert  
204 National Bank Building
- WILBOURN, JAMES COX—Meridian, Miss.  
Wilbourn & Wilbourn  
Citizens National Bank Building
- WILBOURN, R. E.—Meridian, Miss.  
Wilbourn & Wilbourn  
Citizens National Bank Building
- \*WILCOX, MARSHALL E.—Columbus 8, Ohio  
1009 Palmet Road
- WILES, ARTHUR W.—Columbus 15, Ohio  
Wiles & Doucher  
Huntington Bank Building
- WILEY, JOHN F.—Washington, Pa.  
Marriner & Wiley  
Washington Trust Building
- WILLARD, RALPH H.—Boston 9, Mass.  
Willard, Allen & Mulkern  
100 Milk Street
- WILLIAMS, HAROLD L.—Medina, Ohio  
Public Square
- WILLIAMS, IRA J.—Philadelphia 10, Pa.  
White & Williams  
1930 Land Title Building
- WILLIAMS, LEIGH D.—Norfolk 10, Va.  
Williams, Cocke & Tunstall  
322 Citizens Bank Building
- WILLIAMS, ROBERT RANSOM—Asheville, N. C.  
Williams, Cocke & Williams  
Jackson Building
- WILLIAMS, R. W. JR.—Baton Rouge 6, La.  
714 Louisiana National Bank Building
- WILLSON, GEORGE C.—St. Louis 2, Mo.  
Willson, Cunningham & McClellan  
1930 Boatmen's Bank Building
- WILMER, G. W. A.—Middletown, Ohio  
Savings & Loan Building
- WINDOLPH, F. LYMAN—Lancaster, Pa.  
121 East King Street
- WINGER, MAURICE H.—Kansas City 6, Mo.  
Winger, Barker & Winger  
1100 Waltower Building
- WINKLER, JOHN H.—Columbus 16, Ohio  
Farm Bureau Mutual Auto Ins. Co.  
246 N. High Street
- WINSLOW, FRANCIS E.—Rocky Mount, N. C.  
Battle, Winslow & Merrell  
Box 269
- WINSOR, CARL I.—Wichita 2, Kan.  
Winsor & Bond  
602 Schweiter Building
- WISE, CHESTER G.—Akron 8, Ohio  
Wise, Roetzel, Maxon, Kelly & Andress  
1110 First-Central Tower
- WISECARVER, R. P.—San Francisco 4, Calif.  
315 Montgomery Street
- WITHERSPOON, GIBSON B.—Meridian, Miss.  
716-720 Threefoot Building
- WOOD, A. C.—Houston 2, Texas  
Wood, Gresham, McCorquodale & Martin  
1801 Commerce Building
- WOOD, BORDEN—Portland 5, Ore.  
King & Wood  
926 American Bank Building
- WOOD, EDWARD L.—Denver 2, Colo.  
812 Equitable Building
- WOODIN, GLENN W.—Dunkirk, N. Y.  
Woodin & Woodin  
Lester Building
- WOODS, M. T.—Sioux Falls, S. D.  
Bailey, Voorhees, Woods & Fuller  
200 Bailey-Glidden Building
- WOODWARD, ERNEST—Louisville 2, Ky.  
Woodward, Dawson, Hobson & Fulton  
1805-26 Kentucky Home Life Building
- WOODWARD, FIELDEN—Louisville 2, Ky.  
Woodward, Dawson, Hobson & Fulton  
1805-26 Kentucky Home Life Building

WOOLSEY, CLARENCE O.—Springfield, Mo.  
Allen & Woolsey  
Woodruff Building

WRIGHT, BARRY—Rome, Ga.  
Wright, Rogers, Magruder & Hoyt  
339 Broad Street

WRIGHT, GRAHAM—Rome, Ga.  
Barron Building

WRIGHT, BURRELL—Indianapolis 4, Ind.  
White, Wright, Raub & Forrey  
1508 Merchants Bank Building

WRIGHT, CLIVE L.—Jamestown, N. Y.  
Jamestown Mutual Insurance Co.  
Fenton Building

WRIGHT, CLYDE H.—Canton 2, Ohio  
Lynch, Day, Lynch, Cope & Ketterer  
1110 First National Bank Building

WRIGHT, EDWARD L.—Little Rock, Ark.  
Buzbee, Harrison & Wright  
1025 Pyramid Building, Box 1260

WRIGHT, ISAAC C.—Wilmington, N. C.  
Murchison Building, Box 208

WRIGHT, KERNS—Van Wert, Ohio  
101½ East Main Street

WYMAN, LOUIS ELIOT—Manchester, N. H.  
Wyman, Starr, Booth, Wadleigh & Langdell  
45 Market Street.

## Y

YANCEY, BENJAMIN W.—New Orleans 12, La.  
Terriberly, Young, Rault & Carroll  
Whitney Bank Building

YANCEY, GEORGE W.—Birmingham 3, Ala.  
London & Yancey  
1007 Massey Building

YEGGE, RONALD V.—Denver 2, Colo.  
January & Yegge  
604 Equitable Building

YONT, LAURENCE DICKSON—Boston 16, Mass.  
Yont & Yont  
Park Square Building

YOUNG, CLYDE L.—Bismarck, N. D.  
Young, McGray & Morris  
Provident Life Building

YOUNG, FRANK M.—Birmingham 3, Ala.  
Spain, Gillon, Grooms & Young  
408 First National Building

YOUNG, RAYMOND G.—Omaha 2, Neb.  
Young & Williams  
624 Omaha National Bank Building

YOUNG, ROBERT F.—Dayton 2, Ohio  
Harshman & Young  
1201 Third National Bank Building

## Z

ZARLENGO, ALBERT E.—Denver 2, Colo.  
McComb, Nordmark & Zarlengo  
1020 First National Bank Building

ZUCKER, SAUL J.—Newark 2, N. J.  
Kristeller & Zucker  
744 Broad Street

ZURETT, MELVIN H.—Rochester 4, N. Y.  
Brown & Zurett  
920 Reynolds Arcade Building



## Geographical Membership List

(\*Members in Armed Forces of the United States)

### ALABAMA

#### Anniston

Merrill, Hugh D.  
Merrill, Hugh D., Jr.

#### Birmingham

Blakey, James C.  
Bouldin, Walter  
Cabaniss, Jels H.  
Clark, James E.  
Dunn, Evans  
Grooms, Hobart  
Jackson, J. Kirkman  
Martin, William Logan  
Mead, J. S.  
Mudd, J. P.  
Rives, Al G.  
Robinson, Memory L.  
Sadler, W. H., Jr.  
Simpson, James A.  
Spain, Frank E.  
Yancey, George W.  
Young, Frank M.

#### Decatur

Eyster, Chas. H.

#### Dothan

Buntin, T. E.  
Tompkins, Oscar L.

#### Gadsden

Dortch, Wm. B.  
Lusk, John A., Jr.  
Martin, Frank J.

#### Mobile

Adams, Robert F.  
Armbrecht, William H., Jr.

#### Montgomery

Baker, Sam Rice  
Ball, Charles A.  
Ball, Fred S.  
Crenshaw, Files  
Crenshaw, Jack  
Garrett, James W.  
Meader, Henry C.

#### Opelika

Denson, N. D.

#### Selma

Pitts, William McLean

#### Tuscaloosa

Jones, DeVane King  
Madison, J. G.

### ARIZONA

#### Phoenix

Divelbess, Harold L.  
McKesson, Theodore G.  
Robinette, Ivan

#### Tucson

Robertson, Lawrence V.

### ARKANSAS

#### Blytheville

Reid, Max B.

#### Fort Smith

Pryor, Thomas Brady, Jr.

#### Jonesboro

Barrett, Joe C.

#### Little Rock

Barber, A. L.  
Burrow, Lawrence B.  
Henry, E. A.  
Owens, Grover T.  
Wright, Edward L.

#### Pine Bluff

Triplett, Arthur Fairfax

#### Marianna

Daggett, C. E.

#### Russellville

Smallwood, John M.

### CALIFORNIA

#### Bakersfield

Petrini, James

#### Long Beach

Ball, Joseph A.

#### Los Angeles

Anderson, Newton E.  
Bauder, Reginald I.  
Belcher, Frank B.  
Betts, Forrest Arthur  
Blalock, James T.  
Catlin, Frank D.  
Catlin, Henry W.  
Crider, Joe, Jr.  
Duque, Henry  
Ely, Walter  
Gallagher, Lasher Barrington  
Gould, Charles P.  
Hon, Gaines  
Hughes, James W.  
Jarrett, Joseph W.  
Kearney, J. L.

Complete addresses will be found in alphabetical list of members.

McConnell, F. Britton  
 Reed, Fred O.  
 Runkle, Clarence B.  
 Sampson, Richard Hunt  
 Schell, Walter O.  
 Sheppard, James C.  
 Spray, Joseph A.  
 Stockwell, E. L.

**Oakland**

Crosby Carlisle C.  
 Heafey, Edwin A.

**San Diego**

Driscoll, John Gerald, Jr.

**San Francisco**

Barfield, Charles V.  
 Bronson, E. D.  
 Caldwell, Lester M.  
 Cooley, Arthur E.  
 Dinkelspiel, Martin J.  
 Levit, Bert W.  
 Park, Arthur A.  
 Sweet, Joe G.  
 Wisecarver, R. P.

**San Marino**

Mason, Stevens T.

**Santa Barbara**

Smith, C. Douglas

**Ventura**

Henderson, Edward

**CANADA****Calgary, Alberta**

Fenerty, Robert Lloyd Doull  
 Nolan, Henry G.

**Edmonton, Alberta**

Grant, Charles H., K. C.  
 Steer, George H.

**Montreal**

Brais, F. Philippe, K. C.  
 Lacoste, Roger, K. C.

**Quebec City**

Boutin, J. Pierre

**Toronto, Ontario**

Agar, Thomas J., K. C.  
 Davidson, W. C., K. C.  
 Phelan, Thomas N.

**Vancouver, B. C.**

DuMoulin, L. St. M.  
 Guild, Charles Kelly

**Winnipeg, Manitoba**

Aikins, G. H., K. C.  
 Guy, Robert D.

**COLORADO****Denver**

Bannister, L. Ward  
 Berman, H.

\*Blount, G. Dexter  
 Coit, Darwin D.  
 Harrington, Mark H.  
 Hutton, William E.  
 January, Samuel M.  
 Laws, Arthur H.  
 Long, Lawrence A.  
 McComb, Edgar  
 Nordmark, Godfrey  
 White, Lowell  
 Wood, Edward L.  
 Yegge, Ronald V.  
 Zarlengo, Albert E.

**Pueblo**

Burris, William T.

**CONNECTICUT****Bridgeport**

anapiro, Joseph G.

**Hartford**

Beckwith, Oliver R.  
 Berry, Joseph F.  
 Cox, Berkeley  
 Deegan, James F.  
 Denne, R. Gregory  
 Dew, W. Braxton  
 Don Carlos, Harlan S.  
 Downs, Walter W.  
 Dully, Frank E.  
 Faude, John Paul  
 Fluty, Holly W.  
 Graham, John C.  
 Hall, Robert E.  
 Harbison, Hugh  
 Harvey, Thomas P.  
 Heard, Manning W.  
 Jansen, Wilson C.  
 Nixon, David S.  
 Pelgrift, DeLancey  
 Taylor, Edward I.  
 Viering, Russell W.

**New Canaan**

Rudolph, Harold W.

**New Haven**

Tyler, Morris  
 Watrous, Charles A.

**Norwich**

James, Charles V.

**Waterbury**

Upson, J. Warren

**CUBA****Havana**

Romanach, Dr. Guillermo Diaz

**DELAWARE****Wilmington**

Bennethum, William H.  
 Klaw, Abel  
 Morford, James R.  
 Prickett, William

**DISTRICT OF COLUMBIA****Washington**

Arth, Charles W.  
 Clifford, Clark M.  
 •Dunn, Ralph P.  
 Frost, Norman B.  
 Gallagher, Bernard J.  
 Jones, Edmund L.  
 McInerney, Wilbert  
 Mercier, Lucien H.  
 Myers, Frank Hammett  
 Nesbit, Frank F.  
 Nigh, Warren  
 Pledger, Charles E., Jr.

Sawyer, Herbert S.  
 Scott, Paul R.  
 Walton, Miller

**Ocala**

Ferguson, D. Niel

**Orlando**

Gurney, J. Thomas  
 Maguire, Raymer F.  
 Wells, Maxwell W.

**Pensacola**

Beggs, E. Dixie  
 Fisher, William, Jr.  
 Fisher, William  
 Merritt, Richard H.

**St. Petersburg**

Askew, Erle B.  
 Barton, Robert M.

**Sanford**

Moore, John W. D.

**Tallahassee**

O'Kelley, A. Frank

**Tampa**

Ferguson, Chester H.  
 Fowler, Cody  
 Kelly, T. Paine, Jr.  
 Reeves, G. L.  
 Shackelford, R. W.  
 Shannon, George T.  
 White, Morris E.

**Vero Beach**

Merriman, L. M.

**West Palm Beach**

Earnest, Robert L.  
 Lewis, R. K.

**GEORGIA****Athens**

Nix, Abit

**Atlanta**

Bryan, William Lyle  
 Cody, Welborn B.  
 Frazer, James N.  
 Gambrell, E. Smythe  
 Greene, Harry L.  
 Long, T. J.  
 Marshall, Rembert  
 Matthews, Douglas W.  
 McClatchey, Devereaux F.  
 Middlebrooks, Grover  
 Neely, Edgar A.  
 Powell, Arthur G.  
 Rankin, James King  
 Slaton, John M.

**Augusta**

Bussey, James S.  
 Fulcher, Edwin Dent  
 •Heffernan, Henry J.  
 Hull, James M.

**FLORIDA****Daytona Beach**

Green, Alfred A.  
 West, Roger H.

**Fort Myers**

Franklin, J. A.  
 Holt, Parker

**Fort Pierce**

Liddon, Walker  
 Parker, Otis Robert, Jr.

**Gainesville**

Arnow, Winston E.  
 Clayton, E. A.  
 Jordan, Birkett F.  
 Lazonby, J. Lance

**Jacksonville**

Ashby, Clarence G.  
 Conroy, Francis P.  
 Gray, Harry T.  
 Howell, Charles Cook  
 Howell, Charles Cook, Jr.  
 Markham, J. Henson  
 Marks, Sam R.  
 Mathews, John Elie  
 May, Phillips  
 Milam, Arthur Y.  
 McCarthy, Edward, Jr.  
 McIlvaine, Eugene T.  
 Osborne, H. P.  
 Towers, C. D.  
 Watts, Olin E.

**Miami**

Anderson, Robert H.  
 Atkins, C. Clyde  
 Blackwell, T. J.  
 Brown, C. L.  
 DeJarnette, H. Reid  
 Dixon, James A.  
 Dyer, David W.  
 Fleming, Edward E.  
 Humkey, Walter  
 Knight, Dewey  
 Lantaff, William C.  
 McKay, John G.  
 Mershon, M. L.  
 Morehead, Charles A.

Complete addresses will be found in alphabetical list of members.

**Columbus**

Foley, Frank D.

**Macon**

Anderson, R. Lanier, Jr.  
 Jones, C. Baxter  
 Popper, Joseph W.

**Rome**

Owens, Dean  
 Wright, Barry  
 Wright, Graham

**Valdosta**

Odum, John B.

**Waycross**

Barnes, Mack

**HAWAII****Honolulu**

Beebe, Eugene H.

**IDAHO****Boise**

Eberle, J. Louis  
 Smith, E. B.

**Twin Falls**

Parry, R. P.

**ILLINOIS****Aurora**

Sears, Barnabas

**Bloomington**

Barry, Edward, Jr.  
 Coleman, Fletcher B.  
 Rust, Adlai H.

**Champaign**

Dobbins, R. F.

**Chicago**

Anderson, Dorman C.  
 Arrington, W. Russell  
 Beck, N. L.  
 Bloom, Herbert L.  
 Braun, Joseph H.  
 Breen, John M.  
 Brodie, Joseph P.  
 Brown, Garfield W.  
 Bunge, George C.  
 Chalmers, William W.  
 Chapman, Lawrence  
 Clausen, Donald N.  
 Coen, Thomas M.  
 Cunningham, Fred D.  
 Dammann, J. Francis  
 Dent, Louis Lee  
 Doten, Roger D.  
 Ekern, Herman L.  
 Fiedler, George  
 French, Glendon E.  
 Gorton, Victor C.

Hamilton, John S., Jr.

Hampton, John P.

Hanson, Fred B.

Hawkins, Kenneth B.

Hawxhurst, Ralph R.

Henry, John A.

Hinshaw, Joseph

Kadyk, David J.

Keller, Paul E.

Kennedy, Hayes

King, John C.

Kitch, John R.

Klohr, Philip C.

Levin, Samuel

Lloyd, L. Duncan

Locke, L. J.

Lord, John S.

Luce, Robert T.

Marshall, Lester B.

Matthias, Russell H.

McKenna, James J.

McNamara, William F.

Merley, K. L.

Merrick, Hubert C.

Moore, Robert M.

Moser, Henry S.

Mulvihill, Alfred F.

Naujoks, Herbert H.

Neal, Robert R.

O'Brien, Matthew J.

Price, Paul E.

Roche, Donald M.

Roemer, Erwin W.

Rowe, Royce G.

Rutherford, W. Harold

Smith, Chase M.

Smith, William P.

Swisher, Warren C.

Thompson, Floyd E.

Tressler, David L.

Vogel, Leslie H.

Weichelt, George M.

**Dixon**

Warner, Henry C.

**East St. Louis**

Baker, Harold G.

Driemeyer, Henry

Lesemann, Ralph F.

**Evanston**

Sears, Burton P.

**Freeport**

Burrell, David M.

**Mattoon**

Kelly, Fred H.

**Peoria**

Barnes, George Z.

Heyl, Clarence W.

Hunter, Jay T.

McLaughlin, Eugene D.

Royster, John H.

**Rockford**

Knight, William D.

**Rock Island**  
Sinnott, Thomas P.  
Walker, Wm. M.

**Springfield**  
Gillespie, Louis F.  
Hodges, Earl S.  
Schlupf, Albert C.

**Taylorville**  
Bliss, Charles E.

**Waukegan**  
Snyder, Gerald C.

## INDIANA

**Columbia City**  
Gates, Benton Earl

**Evansville**  
Bamberger, Frederick P.  
Walker, Henry B.  
Walker, Henry B., Jr.

**Fort Wayne**  
Aiken, Arthur L.  
Baird, R. F.  
Reed, Clyde

**Hammond**  
Bomberger, Charles G.  
Tinkham, Richard P.

**Indianapolis**  
Adams, Robert A.  
Boyd, Emerson  
Cooper, Harry P., Jr.  
Locke, Theodore L.  
Merrell, C. F.  
Miller, John M.  
Murray, James L.  
Raub, Edward B., Jr.  
Reynolds, Hugh E.  
Rocap, James E.  
White, Jacob S.  
Wright, Burrell

**Marion**  
Campbell, John O.

**Muncie**  
Clark, Ray W.

**Rockville**  
McFaddin, John M.

**Rushville**  
Kiplinger, John H.

**South Bend**  
Doran, M. Edward  
Farabaugh, Gallitzen A.

**Terre Haute**  
Dix, Floyd E.

**Vincennes**  
Emison, Ewing

## IOWA

**Burlington**  
Riepe, Carl C.  
**Cedar Rapids**  
Dutton, W. L.  
Randall, John D.  
Sargent, A. H.  
Shuttleworth, V. C.

**Des Moines**  
Ahlers, Paul F.  
Colflesh, R. W.  
Fillmore, F. S.  
Fowler, Rex H.  
Guthrie, Thomas J.  
Hynes, John F.  
Miller, Alex M.  
Miller, Oliver H.  
Musgrave, Edgar  
Putnam, Clyde C., Jr.  
Whitfield, Allen

**Dubuque**  
Kenline, H. C.

**Mason City**  
Breese, Garfield E.

**Ottumwa**  
McNett, Walter

**Sheldon**  
Murray, George C.

**Shenandoah**  
Keenan, Thomas W.

**Sioux City**  
Harper, H. C.  
Shull, Deloss P.  
Stillwill, C. F.

**Waterloo**  
Beers, Glenn B.  
Reed, H. M.  
Swisher, B. F.

## KANSAS

**Concordia**  
Hunt, Charles L.

**Fort Scott**  
Hudson, Douglas

**Hutchinson**  
Carey, William D. P.

**Kansas City**  
Boddington, Edward M.  
Gates, Lewis R.  
Stanley, Arthur J., Jr.  
Van Cleave, Thomas M.

**Paola**  
Sheridan, Bernard L.



**Pittsburg**

Burnett, C. A.  
Keller, A. B.  
Nulton, P. E.  
Wilbert, Paul L.

**Topeka**

Baker, G. Clay  
Brewster, George M.  
Colmery, Harry W.  
Goodell, Lester M.  
Meyers, Allen  
Oman, Ralph  
Snattinger, Irwin  
Stone, Robert  
Webb, Robert L.

**Wichita**

Kahrs, William A.  
Patterson, J. B.  
Stanley, W. E.  
Weigand, Lawrence  
Winsor, Carl I.

**KENTUCKY****Ashland**

Dysard, W. H.  
Levi, Clyde R.

**Bowling Green**

Bell, Charles R.

**Elizabethtown**

Layman, J. R.

**Frankfort**

Morris, Leslie W.

**Glasgow**

Redford, Carroll M.  
Richardson, John E.

**Hartford**

Catinna, Walter L.

**Lexington**

Keenon, R. W.  
Thompson, Grover C.

**Louisville**

Boehl, Herbert F.  
Curtis, L. R.  
Dawson, Charles I.  
Hobson, Robert P.  
Morris, Charles W.  
Viser, Mortimer  
Woodward, Ernest  
Woodward, Fielden

**Owensboro**

Anderson, E. B.  
Bartlett, Clarence  
McCarroll, Clarence

**Paducah**

Waller, T. S.

**Pikeville**

Hobson, J. P., Jr.

**Winchester**

Davis, Stephen T.

**LOUISIANA****Alexandria**

Ginsberg, George J.  
Gist, Howard B.  
Pitts, J. L.

**Bastrop**

Madison, George T.

**Baton Rouge**

Albritton, William Louis  
Brooks, L. W.  
Hardin, Calvin Evans, Jr.  
Ware, Owen Waller  
Williams, R. W., Jr.

**Lake Charles**

Anderson, Richard A.  
King, Alvin O.  
McCoy, Charles A.  
Plauche, S. W.

**Monroe**

Brown, Clyde R.  
Davis, Ronald L.  
Gunby, George  
Lamkin, E. T.

**New Orleans**

Adams, St. Clair, Jr.  
Beard, Leslie P.  
Bienvenu, P. A.  
Blue, George R.  
Burke, Gibbons  
Christovich, Alvin R.  
Curtis, Henry B.  
Fenner, Charles Payne, Jr.  
Flanders, Bert, Jr.  
Foster, John C.  
Hammett, H. L.  
Johnson, F. Carter, Jr.  
Jones, Joseph Merrick  
Kammer, Alfred Charles  
Kearney, William J., Jr.  
Levy, Leonard B.  
Marks, Sumter D.  
McCall, Harry  
McClendon, William H., Jr.  
Montgomery, Richard B., Jr.  
Moreno, Arthur A.  
Normann, Frank S.  
Porteous, Wm. A., Jr.  
Sessions, Cicero  
Toler, John L.  
Waechter, Arthur J., Jr.  
Yancey, Benjamin W.

**Shreveport**

Browne, Percy N.  
Mayer, Charles L.

**MAINE****Bangor**

Mitchell, James E.

Complete addresses will be found in alphabetical list of members.

**Portland**

Berman, Jacob H.  
Mahoney, William B.  
Richardson, Forrest E.  
Whitehouse, Brooks

**Skowhegan**

Merrill, William Folsom

**Waterville**

Weeks, Thomas N.

**MARYLAND****Baltimore**

Albert, Milton A.  
Bartlett, Thomas N.  
Carman, Robert R.  
Cathcart, E. Kemp  
Combs, Hugh D.  
Denmead, Garner W.  
Harrison, Walter V.  
Hartman, Charles C.  
Kerr, Nelson R.  
Lilly, A. J.  
Littleton, Oliver W.  
McFall, John M.  
Murray, Clapham, Jr.  
Nickerson, Palmer R.  
Pausch, Fred E.  
Rollins, H. Beale  
Schisler, J. Harry  
Skeen, J. H.  
Smith, Clater W.  
Thomsen, Roszel C.  
Tschudi, Harold  
Weech, C. Sewell

**Bel Air**

McComas, Chas. H.

**MASSACHUSETTS****Boston**

Bickford, Arthur F.  
Clennon, Eugene M.  
Cook, Robert A. B.  
Elliott, Robert Raymond  
Field, Elias  
Gleason, Gay  
Hemry, Leslie P.  
Kearsley, Herbert J.  
Marryott, Franklin J.  
McLaughlin, D. Hayes  
Moeller, Frederick A.  
Powers, Leland  
St. Clair, Ashley  
Way, Alexander B., Jr.  
Willard, Ralph H.  
Yont, Laurence Dickson

**Brockton**

Carlson, Alphon N.

**Springfield**

Gordon, Gurdon W.  
Handy, John F.

**Worcester**

Grahame, Orville F.  
Howard, Frank  
Proctor, Charles W.  
Ryan, Frank P.

**MICHIGAN****Ann Arbor**

Burke, Louis E.

**Bay City**

Brooker, James K.

**Benton Harbor**

Hammond, J. Tedford  
Robinson, Thomas N.

**Detroit**

Alexander, E. Dean  
BeGole, Ari M.  
Brown, Howard D.  
Buchanan, G. Cameron  
Buchanan, William D.  
Carey, L. J.  
Cary, George H.  
Cooper, George J.  
Coulter, Clark C.  
Crawford, Milo H.  
Davidson, Carl F.  
Dilworth, Wilfrid C.  
Dodd, Lester P.  
Eggenberger, William J.  
Jamieson, Robert G.  
Johnson, Harold A.  
Lacey, Ralph B.  
Lacey, Robert B.  
Laymon, Paul E.  
Mansfield, Walter A.  
Scroggie, Lee J.  
Temple, John Jay  
Toohey, Clifford M.  
VanAlsbury, Donald J.  
Wardle, Frederick C.  
Wickham, William A.

**Escanaba**

McGinn, Denis

**Grand Rapids**

Allaben, F. Roland  
Cholette, Paul E.  
Varnum, Laurent Kimball

**Kalamazoo**

Dalm, Jacob A.  
Jackson, H. Clair

**Lansing**

Hart, Raymond Boyd  
Jennings, Clayton F.  
Kelley, Dean W.  
Masters, Richard C.  
Searl, William C.

**Marquette**  
Eldredge, Ralph R.

**Muskegon**  
Rogoski, Alexis J.

**Rapid City**  
McCaslin, William R.

**Saginaw**  
Crane, Lloyd T.  
Crane, William E.  
Heilman, Ferdinand D.

**MINNESOTA**

**Albert Lea**  
Knudson, Bennett O.

**Duluth**  
Atmore, George W.  
Hunt, Rollo F.  
Montague, J. E.  
Palmer, Ray G.  
Reavill, R. B.

**Mankato**  
McLean, Edward D.

**Minneapolis**  
Brenner, Hugh L.  
Brooks, Wright W.  
Carroll, Harold J.  
Durham, F. H.  
Freeman, Wm. H.  
Geer, Arthur B.  
Guesmer, Arnold L.  
Mahoney, Geoffrey P.  
Meagher, I. E.  
\*Miley, Mortimer B.  
McEachron, John A. Jr.  
McGough, Paul J.  
Noonan, Charles F.  
Rich, Ernest A.  
Robb, M. S.  
Scallen, Raymond A.  
Swanson, Alvin W.  
Warner, C. E.

**Rochester**  
O'Brien, F. J.  
Schacht, Wm. C.

**St. Cloud**  
Quinlivan, Ray J.

**St. Paul**  
Benson, Palmer  
Cummins, Ray E.  
Kelley, James E.  
Nelson, Arthur E.  
O'Hearn, John V.  
Orr, Charles N.  
Priest, Myrl F.  
Sexton, John J.

**MISSISSIPPI**

**Aberdeen**  
Holmes, George Maynard

**Clarksdale**  
Brewer, Edward C.

**Cleveland**  
Shands, Dugas

**Greenwood**  
Odom, H. Talbot

**Gulfport**  
White, W. H.

**Hattiesburg**  
Heidelberg, R. W.  
Roberts, M. M.

**Hazelhurst**  
Henley, William S.

**Jackson**  
Burns, Robert  
Dunn, Vardaman S.  
Eager, Pat H., Jr.  
Hendrick, Leon F.  
Hulen, Mrs. Elizabeth W.  
Jones, L. Barrett  
Lipscomb, Hubert S.  
Snow, C. B.  
Stevens, J. Morgan  
Travis, Cecil F.  
Watkins, Thomas H.  
Watkins, William H.  
Wells, W. Calvin, III

**Laurel**  
Welch, W. S.

**Meridian**  
Covington, J. A., Jr.  
Gillespie, Robert G.  
Snow, Edward L.  
Wilbourn, James Cox  
Wilbourn, R. E.  
Witherspoon, Gibson B.

**Oxford**  
Smallwood, Robert L.

**Tupelo**  
Anderson, John R.

**Vicksburg**  
Dent, Robert L.

**West Point**  
Tubb, Thomas Jefferson

**MISSOURI**

**Cape Girardeau**  
Oliver, Allen

**Hannibal**  
Carstarphen, Harry

**Jefferson City**  
Blair, James T., Jr.

**Joplin**  
Bond, Ray  
Scott, John W.

Seiler, Robert E.  
Van Fleet, Herbert

**Kansas City**

Ahlvin, Robert E.  
Bellemere, Fred  
Buck, Henry W.  
Curran, Ray W.  
Eager, Henry I.  
Garrity, Stanley  
Gordon, George L.  
Hoffstet, W. H., Jr.  
Johnson, Lowell R.  
Kelley, Thomas D.  
Knowles, William F.  
Koonitz, Paul G.  
Michaels, William C.  
Morse, Rupert G.  
Mosman, O. C.  
Parker, Leo B.  
Reeder, P. E.  
Rhodes, Frederick Atlas  
Robertson, J. B.  
Shughart, Henry M.  
Smithson, Spurgeon L.  
Sprinkle, Paul C.  
Stewart, Joseph R.  
Stubbs, Tom J.  
Sweet, William P.  
Trippe, Alvin C.  
Tucker, R. C.  
Warner, C. F.  
Winger, Maurice H.

**Mexico**

Fry, W. Wallace

**Nevada**

Ewing, Boyd  
Ewing, Lynn M.

**Poplar Bluff**

Hyde, Robert C.

**St. Joseph**

Brown, Robert A., Jr.  
Douglas, Richard L.  
Garvey, Joseph M.

**St. Louis**

Anderson, Roscoe  
Barnard, Herbert E.  
Ely, Wayne  
Frobase, Roy H.  
Gantner, George  
Hecker, Harold F.  
Heneghan, George E.  
Hocker, Lon O.  
Hocker, Lon, Jr.  
Leahy, John S.  
Leahy, John S., Jr.  
Lucas, Wilder  
Mayne, Walter R.  
McHaney, Powell B.  
Moser, W. Edwin  
Nangle, John J.  
Reagan, Franklin E.  
Schwartz, Wilbur C.  
Willson, George C.

**Springfield**

Mann, Frank C.  
Miller, J. Weston  
Neale, Ben M.  
Stone, Aytchmonde P., Jr.  
Woolsey, Clarence O.

**MONTANA****Billings**

Jameson, W. J.

**Butte**

Corette, Robert D.

**Glendive**

Hildebrand, Raymond

**Great Falls**

Hoffman, H. B.

**Missoula**

Boone, W. T.

**NEBRASKA****Benkelman**

Hines, Leon L.

**Chadron**

Crites, E. D.

**Falls City**

Chaney, Paul P.

**Hastings**

Conway, Jas. D.  
Stiner, L. R.

**Lincoln**

Aitken, Philip M.  
Baylor, F. B.  
Cline, Earl  
Doyle, Lewis R.  
Fraizer, C. C.  
Stewart, Don W.  
Stewart, John W.

**Norfolk**

Deutsch, Frederick M.

**North Platte**

Clarke, Rush C.  
Murphy, Milton C.

**Omaha**

Barton, John L.  
Cleary, G. J.  
Crossman, Raymond M.  
DeLacy, G. L.  
Farber, John A.  
Fraser, William C.  
Gross, Daniel J.  
Kuhns, Barton H.  
May, Albert E.  
Neely, Robert D.  
Rosewater, Stanley M.  
Skutt, V. J.  
Young, Raymond G.

**York**

Dougherty, John E.

**NEVADA****Reno**

Furrh, John D., Jr.  
McLaughlin, John T.  
Pike, Miles N.  
Sanford, William C.  
Wells, Robert W.

**NEW HAMPSHIRE****Dover**

Burns, Stanley M.

**Manchester**

Devine, Maurice F.  
Wyman, Louis Eliot

**NEW JERSEY****Atlantic City**

Bolte, G. Arthur  
Cole, Maurice Y.

**Burlington**

Bunting, Charles T.

**Camden**

Carroll, Walter R.  
Orlando, Samuel P.  
Starr, Lewis Abbott

**Jersey City**

Carey, Robert  
Markley, Edward A.  
Smith, Forrest S.  
Townsend, Mark, Jr.

**Mt. Holly**

Parker, Harold T.

**Newark**

Coult, Joseph  
Cox, William H. D.  
Foley, Gerald T.  
Kristeller, Lionel P.  
McKennett, Fred A.  
Smith, Sylvester C., Jr.  
Stickel, Fred G., Jr.  
Van Orman, Francis  
Walburg, Harry E.  
Zucker, Saul J.

**Paterson**

Evans, William W.

**Toms River**

Lederer, Robert A.

**NEW MEXICO****Albuquerque**

Dailey, Joseph L.  
Rodey, Pearce Coddington

**Roswell**

Frazier, Lake Jenkins

**Santa Fe**

Gilbert, Carl H.

**NEW YORK****Albany**

Connors, John J., Jr.  
Gallagher, Donald  
Pirnie, Nelson R.  
Sullivan, Bruce R.  
Sullivan, Charles B.

**Amsterdam**

Salmon, Carl S.

**Bayside**

VanSiclen, William A.

**Binghamton**

Kramer, Donald W.

**Brooklyn**

O'Brien, Joseph F.

**Buffalo**

Adams, Harold J.  
Baier, Milton L.  
Barth, Philip C.  
Brown, Edmund S.  
Brown, Franklin R.  
Hassett, William D.  
Moule, Reid S.  
Schultz, Peter A.  
Symons, Noel S.  
Thomas, Ulysses S.  
Turner, Mark N.

**Dunkirk**

Woodin, Glenn W.

**Elmira**

Harpending, A. H.

**Jamestown**

Fletcher, William H., Jr.  
Wright, Clive L.

**New York City**

Beha, James J.  
Blanchet, George Arthur  
Butler, A. Prentiss  
Butler, Charles P.  
Butler, William  
Canty, Frank J.  
Caverly, Raymond N.  
Cox, L. C.  
Crosby, George R.  
Curran, Robert Emmett  
Delaney, William F., Jr.  
Dimond, Herbert F.  
Dodson, Torrey DeWitt  
Donovan, James B.  
Evans, Walter G.  
Fields, Ernest W.  
Finnegan, Thomas J.  
Fredericks, Alanson Roswell

---

Complete addresses will be found in alphabetical list of members.



Freeman, Mahlon A.  
 Haberman, Phillip W., Jr.  
 Hannah, Richards Wesley  
 •Hargrave, Herbert W. J.  
 Healy, T. J.  
 Hyman, William A.  
 Kissam, Leo T.  
 Kottgen, Hector  
 Lowther, W. E.  
 Malley, John J.  
 Martin, William Francis  
 Maurice, Stewart  
 Mendes, William B.  
 Moses, Henry C.  
 Muller, Arthur C., Jr.  
 McCormick, Robert M.  
 McElraevy, John, Jr.  
 McGuirk, James J., Jr.  
 McLoughlin, James J.  
 Nichols, Henry W.  
 Niehaus, John M.  
 O'Malley, Thomas J.  
 Orr, George Wells  
 Schobinger, William  
 •Shereff, Jay  
 Topping, Price H.  
 Ughetta, Casper B.  
 Van Orman, Wayne  
 Wagner, Richard C.  
 Watters, Thomas, Jr.  
 Werner, Victor Davis  
 Wesley, George B.  
 White, Thomas E.

**Niagara Falls**  
 Runals, Clarence R.

**Norwich**  
 Lee, David F.

**Rochester**  
 Block, Wilton A.  
 Burns, George  
 Green, Charles W.  
 Webster, Luther Ira  
 Zurett, Melvin H.

**Rome**  
 O'Hara, James M.

**Rye**  
 Jacobson, Howard H.

**Schenectady**  
 Salmon, Del B.

**Syracuse**  
 Bond, George H.  
 Bond, George H., Jr.  
 Brown, Oscar J.  
 Farnham, John H.  
 Fitzpatrick, William F.  
 Higgins, Grove Lawrence  
 Hughes, John H.  
 Mangin, William B.  
 Mawhinney, Donald M.  
 Murphy, Joseph B.  
 Murphy, Joseph Hawley  
 O'Connor, James H.

Ryan, Lewis C.  
 Stratton, Hubert C.  
 Sullivan, George S.

**Utica**  
 Bisselle, Morgan F.  
 Burns, Edward J., Jr.  
 Craugh, Joseph P.  
 Hubbard, Moses G., Jr.  
 Kernan, Warnick J.  
 O'Hara, James M.  
 Tucker, Warren C.

**White Plains**  
 Dempsey, James  
 King, Oliver K.

## NORTH CAROLINA

**Asheville**  
 Bernard, Silas G.  
 Hartshorn, Edwin S.  
 Horner, J. M., Jr.  
 Jordan, John Y., Jr.  
 Uzzell, T. A., Jr.  
 Williams, Robert Ransom

**Burlington**  
 Cooper, Thomas D.

**Charlotte**  
 Gover, Charles H.  
 Kennedy, Frank H.

**Durham**  
 Sykes, Robert H.

**Elizabeth City**  
 LeRoy, J. Henry

**Fayetteville**  
 Anderson, Henry London

**Greensboro**  
 Jordan, Welch  
 Moore, Beverly C.  
 McLendon, L. P.  
 Sapp, Armistead W.  
 Smith, Julius C.

**Henderson**  
 Kittrell, R. G.  
 Perry, Bennett H.

**High Point**  
 Haworth, Horace S.

**Kinston**  
 Whitaker, R. A.

**Lumberton**  
 Johnson, E. M.  
 McLean, Dickson

**Madison**  
 Brown, Junius C.

**New Bern**  
 Ward, D. L.

**Raleigh**

Anderson, John H., Jr.  
Dupree, Franklin T., Jr.  
Fletcher, A. J.  
Ruark, Robert  
Smith, Willis

**Reidsville**

Brown, Junius C.

**Rockingham**

Bynum, Fred W.

**Rocky Mount**

Winslow, Francis E.

**Rutherfordton**

Hamrick, Fred D.

**Wilmington**

Campbell, William B.  
Carr, J. O.  
James, Murray G.  
Wright, Isaac C.

**Winston-Salem**

Hutchins, Fred S.  
Ingle, John J.

**NORTH DAKOTA****Bismarck**

Cox, Gordon V.  
Young, Clyde L.

**Devils Lake**

Traynor, Mack V.

**Fargo**

Nilles, Herbert G.  
Wattam, C. C.

**Grand Forks**

Bangs, Philip R.

**Jamestown**

Dames, Robert D.

**Mandan**

Sullivan, John F.

**OHIO****Akron**

Buckingham, Lisle M.  
Guinther, Robert  
Kelly, William A.  
Olds, James  
Walker, Howard C.  
Waltz, Harold Addison  
Wise, Chester G.

**Ashland**

Gongwer, G. P.

**Ashtabula**

Shaylor, Clyde L.  
Warren, Theodore E.

**Bellaire**

Matz, Edmund L.

**Canton**

Cope, Kenneth B.  
Ketterer, John G.

Raley, Donald W.  
Wright, Clyde H.

**Cincinnati**

Hightower, H. G.  
Marble, Harry E.  
Schneider, Philip J.  
Shaffer, Herbert  
Shohl, Walter M.

**Cleveland**

Butler, James A.  
Cull, Frank X.  
Davenport, Leroy Benjamin  
Diehm, Ellis Raymond  
Havighurst, James W.  
Horn, Clinton M.  
Howell, William D.  
Jamison, Robert H.  
Kistner, John R.  
Lipscomb, Thomas E.  
McNeal, Harley J.  
Reed, Peter  
Roberts, H. Melvin  
Roberts, Melvin M.  
Sellers, Charles W.  
Thomas, Adelbert W.  
Ulrich, Leslie R.  
VanDuzer, Ashley M.  
Weh, Robert M.  
Weston, S. Burns

**Columbus**

Bennett, Hugh M.  
Benoy, Wilbur E.  
Dempsey, Peter E.  
Doucher, Thomas A.  
Fais, Gervais W.  
Ford, Byron Edward  
Foster, John E.  
Frater, George E.  
Harter, Joseph Morton  
Hensel, Eugene L.  
Huggard, Richard  
Knepper, William E.  
Lane, Collis Gundy  
Leftwich, Charles W.  
McNamara, J. Paul  
Miller, Dale F.  
Parcher, Frederic C.  
Reeder, Herman W.  
Roberts, Kline L.  
Sebastian, Arthur M.  
Thornbury, P. L.  
White, Andrew J., Jr.  
\*Wilcox, Marshall E.  
Wiles, Arthur W.  
Winkler, John H.

**Coshocton**

Burns, Lawrence, Jr.  
Pomerene, Warner M.

**Dayton**

Altick, Hugh H.

Complete addresses will be found in alphabetical list of members.

Curtner, Clifford R.  
Ebeling, Philip C.  
Estabrook, Hubert A.  
Matthews, Wm. M.  
Pickrel, Wm. G.  
Smith, P. Eugene  
Young, Robert F.

**Elyria**

Rice, Robert H.

**Gallipolis**

Cherrington, Henry W.

**Greenville**

Marchal, Vernon L.

**Hamilton**

Andrews, John D.

**Lancaster**

Martin, Geo. D.

**Leroy**

Beach, Charles Gordon  
Curtis, Charles E.  
McVay, Don  
Moul, Charles E.

**Lima**

Cable, C. M.

**Mansfield**

Galbraith, James W.  
Gongwer, J. H.

**Marietta**

Noll, Robert M.

**Marysville**

Hoopes, C. A.

**Medina**

Weber, John A.  
Williams, Harold L.

**Middletown**

Wilmer, G. W. A.

**New Philadelphia**

Fisher, Cletus A.  
Limbach, Arthur L.

**Portsmouth**

Fitch, Chester P.

**Ravenna**

Caris, A. L.  
Filiatrault, V. W.

**Sandusky**

Flynn, James F.

**Shelby**

Anderson, James Alonzo  
Cox, Virgil Q.

**Steubenville**

Allebaugh, Carl F.  
Francis, Marshall H.  
Irvine, John E.

**Toledo**

Boxell, Earl F.  
Cobourn, Frank M.  
Cole, Charles J.  
Finn, William A.  
Fuller, Fred E.  
Notnagel, Leland H.  
Smith, Roger H.  
Stecher, Joseph D.  
Stichter, Wayne E.  
Warner, Milo J.

**Troy**

Shipman, F. L.

**Van Wert**

Landis, M. L.  
Wright, Kerns

**Warren**

Kightlinger, Paul E.

**Xenia**

Finney, J. A.

**Youngstown**

Emery, Norman A.  
George, Hermon N.  
Haynes, David C.  
Nicholson, Robert J.  
Pfau, William E.  
Stephens, Oscar A.

**OKLAHOMA****Alva**

Spellman, Fred B. H.

**McAlester**

Arnote, Walter J.

**Oklahoma City**

Bowman, Byrne A.  
Brown, Mart  
Bulla, Merton N.  
Butler, John F.  
Check, Alex  
Check, James C.  
Crowe, V. P.  
Dudley, J. B.  
Duvall, Duke  
Fellers, James D.  
Gibson, J. I.  
Howell, Edward  
Johnson, Russell V.  
Love, F. C.  
May, Ralph J.  
Monnet, Claude  
Pierce, Clayton B.  
Pierson, Welcome D.  
Ross, James H.  
Savage, Leonard H.  
Tolbert, Raymond A.

**Okmulgee**

Cochran, A. D.

**Shawnee**

Abernathy, Geo. C.  
Abernathy, Kenneth

**Tulsa**

Davis, Parke  
Rhodes, Chris L.  
Smith, H. L.

**OREGON****Portland**

Mautz, Robert T.  
Wood, Borden

**PANAMA CANAL ZONE****Ancon**

Ramirez, Charles E.

**PENNSYLVANIA****Allentown**

Haas, Robert E.  
Snyder, Henry L.

**Bradford**

Nash, Francis M.

**Butler**

Brandon, J. Campbell  
Henninger, Zeno F.

**Chambersburg**

Strite, Edwin D.

**Chester**

MacCarter, William J., Jr.

**Doylestown**

Achey, Webster S.

**Easton**

Fox, Edward J., Jr.

**Erie**

Brooks, John B.

**Greensburg**

Best, R. E.

**Harrisburg**

Bailey, William S.  
Feinour, John G.  
Storey, Douglas D.  
Wickersham, F. Brewster

**Lancaster**

Hambright, George T.  
Windolph, F. Lyman

**Norristown**

McTighe, Desmond J.

**Philadelphia**

Beechwood, George Eugene  
Buntin, W. E.  
Burke, Patrick F.  
Campbell, Wm. T.

**Conwell, Joseph S.**

Cushman, Edward H.  
Daniel, Todd

**Detweiler, George H.**

Foley, Michael A.  
Groetzinger, Walker

Henderson, Joseph W.  
Klaw, Abel

**Koch, Roscoe R.**

Korsan, Peter J.

**LaBrum, J. Harry**

Martin, John B.

**Mason, William Clarke**

Maxwell, David F.

**Mount, Thomas F.**

Mungall, Daniel

**Peace, William H.**

Pearce, Theodore S.

**Redeker, Harry S.**

Swartz, C. Donald

White, Thomas Raeburn, Jr.

Williams, Ira Jewell

**Pittsburgh**

Chilcote, Sanford Marshall

Dalzell, R. D.

Dickie, J. Roy

Jennings, Dale C.

Jones, Thomas Lewis

McCamey, Harold E.

McConnell, D. H.

Miller, John L.

Newman, Daniel S.

Pringle, Samuel W.

Sheriff, John C.

**Reading**

Body, Ralph C.

Stoudt, James W.

**Scranton**

Harris, Walter W.

**Sharon**

Cusick, Martin E.

McNeal, Ira B.

**Sunbury**

Klein, Richard Henry

Knight, Harry S.

**Uniontown**

Higbee, W. Brown

**Washington**

Marriner, Rufus S.

McAlister, David I.

Wiley, John F.

**West Chester**

MacElree, J. Paul

**RHODE ISLAND****Newport**

Haire, J. Russell

**Providence**

Boss, Henry M., Jr.

Complete addresses will be found in alphabetical list of members.

Hebert, Felix  
 Kelly, Ambrose B.  
 Reynolds, Francis V.  
 Semple, Harold R.  
 Sherwood, Herbert M.

### SOUTH CAROLINA

**Charleston**  
 Buist, George L.  
 Moore, Benjamin Allston  
 Rivers, George L. Buist

**Columbia**  
 Cain, Pinckney L.  
 Nelson, P. H.  
 Whaley, Thomas B.

**Greenville**  
 Johnston, John E.

**Spartanburg**  
 Carlisle, Robert M.  
 Daniel, C. Erskine

### SOUTH DAKOTA

**Mitchell**  
 Robbie, Joseph H., Jr.

**Pierre**  
 Goldsmith, Karl

**Rapid City**  
 Leedom, Boyd

**Sioux Falls**  
 Warren, F. G.  
 Woods, M. T.

**Watertown**  
 Stover, Walter

### TENNESSEE

**Bristol**  
 Stant, Donald T.

**Chattanooga**  
 Duggan, Ben O., Jr.  
 Folts, Aubrey F.  
 Miller, Vaughn  
 Moore, Alvin O.  
 Noone, Charles A.

**Clarksdale**  
 McReynolds, Robert L.

**Fayetteville**  
 Holman, B. E.

**Knoxville**  
 Bass, Leslie  
 Cox, Taylor H.  
 McCampbell, H. H., Jr.  
 McConnell, Robert M.  
 Poore, H. T.  
 Webb, D. C.

### Memphis

Apperson, John W.  
 Armstrong, W. P.  
 Armstrong, Walter P., Jr.  
 Braden, Emmett W.  
 Fitzhugh, Millsaps  
 Heiskell, A. Longstreet  
 Kuhn, Edward W.  
 McDonald, W. Percy  
 Morgan, Charles G.  
 Nelson, Robert M.  
 Taylor, Lowell  
 Terry, William H., Jr.

### Nashville

Crownover, Arthur, Jr.  
 Davis, Lindsey M.  
 Henry, Douglas  
 Maddin, John Keith  
 Manier, Miller  
 Manier, Will R., Jr.  
 McCary, Joe T.  
 McGugin, Dan E.  
 Peebles, James M.  
 Watkins, Thomas G.

### Paris

Van Dyke, James W.

### TEXAS

**Alpine**  
 Ray, Frank O.

**Amarillo**  
 Morgan, B. L.

**Austin**  
 Brown, Jay H.  
 Gay, Coleman

**Beaumont**  
 Bell, Major T.  
 Carrington, Edward C.  
 Cecil, Lamar  
 Keith, Quentin  
 Marcus, David C.  
 Mehaffy, James W.

**Big Spring**  
 Little, James

**Dallas**  
 Bateman, Harold A.  
 Brundidge, Oscar D.  
 Ford, Logan  
 Gardere, George P.  
 Gowan, W. C.  
 Grissom, Pinkney  
 Head, Walton O.  
 Holland, Robert B.  
 Lancaster, J. L., Jr.  
 Lipscomb, William  
 Malone, Ralph Waldo  
 Miller, Orrin  
 Rice, J. Percival  
 Strasburger, Henry W.  
 Thompson, William



Thompson, Will C.  
Thurman, Hal C.  
Touchstone, Lucian  
Touchstone, O. O.  
Wassell, Thomas W.

**El Paso**

Brown, Volney M.  
Hardie, Thornton  
Morton, R. A. D.

**Fort Worth**

Cantey, S. B., Jr.  
Crowley, S. A.  
Gooch, J. A. (Tiny)  
Parker, G. W., Jr.

**Galveston**

Levy, Adrian F.  
Mills, Ballinger

**Houston**

Arnold, W. N., Jr.  
Brown, William Russell  
Cole, Robert L., Jr.  
Freeman, John H.  
Gresham, Newton  
Kemper, W. L.  
Moody, L. Dentman  
Morris, Larry W.  
Wood, A. C.

**Midland**

Kerr, William L.  
Smith, James T.  
Turpin, Robert M.

**San Antonio**

Birkhead, Claude V.  
Groe, Josh H.  
Lang, Sylvan

**Tyler**

Ramey, T. B., Jr.

**Waco**

Naman, W. W.

**Wichita Falls**

King, Bert

**UTAH****Salt Lake City**

Cannon, Edwin B.  
Ray, Paul H.  
Shields, Dan B.

**VERMONT****Rutland**

Ryan, Charles F.

**VIRGINIA****Arlington**

Hagan, J. Foster

**Bristol**

Stant, Donald T.

**Charlottesville**

Duke, W. E.

**Norfolk**

Black, Barron F.  
Hoffman, Walter E.  
Pender, Wm. C.  
White, Harvey E.  
Williams, Leigh D.

**Richmond**

Beverley, William Welby  
Bowles, Aubrey R., Jr.  
Drewry, W. Shepherd  
Gay, Thomas Benjamin  
Goddin, John C.  
May, John G., Jr.  
Mays, David J.  
Parker, Alexander W.  
Wicker, John J., Jr.

**Roanoke**

Muse, Leonard G.  
Shackelford, Geo. S., Jr.

**WASHINGTON****Seattle**

Brethorst, Stephen W.  
Cook, Jo D.  
Gates, Cassius E.  
Kahin, George  
Karr, Day  
Karr, Payne  
Long, Stanley B.  
McKelvey, W. R.  
Rode, Alfred

**Spokane**

Lowe, R. E.  
Nave, Frederic G.

**WEST VIRGINIA****Charleston**

Anderson, Wilson  
Guiher, James M.  
Jackson, Thomas B.  
Klostermeyer, Howard R.  
Lawson, Robert W., Jr.  
Morris, Stanley C.

**Clarksburg**

Guiher, James M.  
Robinson, Howard L.  
Stathers, William G.

**Elkins**

Arnold, D. H. Hill

**Huntington**

Marshall, E. A.

**Martinsburg**

Martin, Clarence E.

**Parkersburg**

Davis, Fred L.  
Hiteshew, H. O.

**Wheeling**

Curl, Joseph R.  
Goodwin, Russell B.  
Hugus, Wright

**Williamson**

Slaven, Lant R.

**WISCONSIN****Appleton**

Bradford, Alfred S.  
Parnell, Andrew W.

**Beloit**

Adams, H. W.

**Chippewa Falls**

Stafford, Harold E.

**Eau Claire**

Bundy, Egbert B.

**Fond du Lac**

O'Neill, Edward T.

**Green Bay**

Bie, Walter T.  
Everson, E. L.

**Janesville**

Ryan, Stanley M.

**Kenosha**

Richardson, Chester D.

**La Crosse**

Bunge, J. C.  
Engelhard, L. M.  
Fuller, Hubert V.

**Madison**

Hart, Lawrence E.  
Schlotthauer, George McD.  
Snodgrass, Philip N.  
Sutherland, Robert J.  
Toebaas, Oscar T.

**Manitowoc**

Clark, W. J.  
Emmert, Dudley O.

**Milwaukee**

Borgelt, E. H.  
Dougherty, Glenn R.  
Grubb, Kenneth P.  
Hayes, Gerald P.  
Jacobson, Stanley V.  
Kasdorf, Clifford C.  
Kivett, Austin W.  
Kluwin, John A.  
Lamfrom, Leon B.  
Mehigan, Irving Patrick  
Swanstrom, Gerald M.  
Wickham, Arthur

**New Richmond**

Doar, W. T.

**Oshkosh**

Dempsey, Ray C.

**Racine**

Heft, Carroll R.  
Myers, S. P.  
Whaley, Vilas H.

**Rice Lake**

Coe, Laurence S.

**Stevens Point**

Beach, Joseph B.  
Schroeder, H. J.

**Superior**

Anderson, Rudolph E.

**Wausau**

Smith, Charles F.  
Sweitzer, J. Mearl

**Wisconsin Rapids**

Graves, R. B.

**WYOMING****Cheyenne**

Swainson, Clarence A.